# Bankline internet banking import file layout user guide

# Contents

# 1. Introduction to Bankline import

## 1.1 What is Bankline import?

Bankline allows your business to manage everyday banking over the internet, including the ability to make domestic and international payments. Bankline import extends that payment functionality to enable you to import your payment instructions from a file, rather than manually key them in Bankline.

Bankline supports the import of:

- Standard domestic payments (both one off and from an existing Bankline payment template)
- Urgent domestic payments (both one off and from an existing Bankline payment template)
- International payments (both one off and from an existing Bankline payment template)
- Domestic and currency Inter Account Transfers (both one off and from an existing Bankline payment template)
- Templates for all of the above payment types
- Standard domestic bulk payments (from an existing Bankline bulk list only)
- Standard domestic bulk lists
- Ad Hoc standard domestic bulk payments
- Domestic bulk Inter Account Transfers (from an existing Bankline bulk list only)
- Domestic Inter Account Transfer bulk lists

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.

**Useful to Note:**
- To import a payment to Bankline you should do so in the Payments section of Bankline by selecting "Import Payments".
- To import a template to Bankline you should do so in the Manage Templates section of Bankline by selecting "Import a Template".
- To import a bulk list to Bankline you should do so in the Manage Bulk Lists section of Bankline by selecting "Import a Bulk List".
- To import an International payment you may need to add the country if you have not sent a payment there before to your destination Countries. You can update your destination countries in Administration section, customer details and click payment preferences- Destination Countries. It can be updated by Administrator or user with those privileges
  FAQ: https://help.bankline.ulsterbank.ie/help/administration/restrict_users

## 1.2 How do I structure a Bankline import file?

The records in an import file must be in a Comma Separated Value (CSV) text file format.

A preceding comma before the first field is **not** required to define the start of the import record, and likewise a trailing comma is **not** required after the final field to define the end of the import record.

Thereafter each record type has its own requirements on how it should be structured. These individual requirements are set out in the import data table.

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

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

- Templates cannot be mixed in a file with anything other than other templates
- Payments from a template must reference an existing Bankline template
- Bulk lists cannot be mixed in a file with anything other than other bulk lists
- Bulk payments / IATs must reference an existing Bankline bulk list (excepting the Ad Hoc type)
- There can only be one bulk payment / IAT in any one file (i.e. a single debit and one or more credits)

# 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 (with leading or trailing spaces) 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 have used this notation throughout the import data table.

| Scenario | Notation |
| --- | --- |
| When defining the size of a field – | • 'a' denotes that the field is alphabetic<br><br>• 'n' denotes that the field is numeric<br><br>• 'x' denotes that the field is alphanumeric |
| When defining the validity of a field – | • 'M' denotes that the field is mandatory<br><br>• 'O' denotes that the field is optional<br><br>• 'C' denotes that the field is conditional |
| When defining the payment type – | • 'Std' denotes a standard domestic payment<br><br>• 'Urg' denotes an urgent domestic payment<br><br>• 'IAT' denotes an Inter Account Transfer<br><br>• 'Intl' denotes an international payment<br><br>• 'DR' denotes a bulk list/payment debit<br><br>• 'CR' denotes a bulk list/payment credit |

## 2.3 Character sets

Any free format fields are limited to this 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 is a space.

## 2.4 Debit account 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).

| Account Field | Formatting Rules |
|---|---|
| T010 Debit Account: Urgent Domestic Payments only | For this payment type the debit account must be a domestic euro 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 8 digit account number. |
| T010 Debit Account: All other Payments | For these payment types the debit account should be populated in field T010 in IBAN format 'IE2nULSB14n' with no spaces. An example of an IBAN format is **IE99ULSB98501012345678**<br><br>For Standard domestic payments and all Bulk payments/transfers, the debit account must be a domestic euro account.<br><br>For Inter Account Transfers and International payments, the debit account may either be a domestic euro account or an Ulster Bank currency account. In all cases, the IBAN format must be used. |
| T011 Charge account: All payments | The charge account must be a domestic euro account. The sort code and account number should be populated in field T011 in the format '6n8n' i.e. a six digit sort code followed by an 8 digit account number. |

## 2.5 Credit account format

These account formatting rules apply to the credit account (as represented by a combination of the Account With Bank Identifier in field T022 and the Beneficiary Account Number in field T028).

| Payment Type | Formatting Rules |
|---|---|
| Urgent Domestic Payments | For these payment types the credit account must be a domestic euro 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'). |
| Standard Domestic Payments (SEPA)<br><br>Standard Domestic Bulk Payments<br><br>Bulk Inter Account Transfers (IATs)<br><br>Ad Hoc Bulk Payments | For these payment types you have the option to include the BIC or leave it blank. It should be a Republic of Ireland BIC if you do choose to include it, and is populated in field T022 (in the format '8x or 11x') and the account number should be populated in field T028 as an IBAN (in the format 'IE2n4a14n').<br><br>For example, the BIC could be represented as **ULSBIE2D** or **ULSBIE2DXXX.** An example of the IBAN format is **IE99ULSB98501012345678** |
| Inter account transfers | For Bulk Inter Account Transfers and domestic Inter Account Transfers the credit account must be a domestic euro account. |

| | |
|---|---|
| | For currency Inter Account Transfers, the credit account may either be a domestic euro account or an Ulster Bank currency account. |
| International Payments (SEPA and non-SEPA) | For this payment type the credit account will most commonly be a non-Irish account.<br><br>In general for non-SEPA payments it is recommended that wherever possible a BIC be populated in field T022 with a corresponding IBAN in field T028, both in a format appropriate for the Destination Country (field T007). For International Payments, SWIFT BICs must be 11 characters long – for example **ULSBIE2DXXX**<br><br>Alternatively, 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).<br><br>International SEPA payments do not require a BIC. The BIC can be included or left blank. If the field is left blank Bankline will derive the BIC for you and populate it in the BIC field. |

## 2.6   Codewords

These rules apply to Additional Codewords (fields T048, T050, through to T066) and Additional Codewords Text (fields T049, T051, through to T067).

Additional Codewords should only be used where strictly necessary, as their use can delay the payment, prevent SEPA routing where available, and increase payment charges. Furthermore, where a codeword requires an action by the receiving bank, the codeword should only be used if the receiving bank has 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<br><br>*This codeword may only be used by Shipping Customers, and when used the Beneficiary Account Number (field T028) must not be populated.* | - |
| CORT | Settlement of a trade e.g. FX deal or securities transaction | - |
| HOLD | Pay on Identification<br><br>*This codeword may only be used by Shipping Customers.* | 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<br><br>*When used the Intermediary Bank Identifier (field T043) must be populated.* | Optional |
| TELI | Advise Intermediary Institution by most efficient means<br><br>*When used the Intermediary Bank Identifier (field T043) must be populated.* | Optional |

## 3.  Import data table

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **H001** | 16x | Originating Customer Identifier<br><br>*This field is reserved for internal use only and should not be populated.* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **H002** | 50x | Import File Name<br><br>*Identifies the name of the import file.*<br><br>*This is a free format field.*<br><br>*If left blank field H002 defaults to the physical import file name.* | O | O | O | O | O | O | O | O | O | O | O | O | O | O | O | O | O | O |
| **H003** | 4x | Bank Identifier<br><br>*This field is reserved for internal use only and should not be populated.* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T001** | 2n | Record Type<br><br>*Identifies the underlying payment type being imported.*<br><br>*Valid values are:*<br><br>• *'01' = standard domestic payment*<br><br>• *'02' = urgent domestic payment*<br><br>• *'03' = Inter Account Transfer*<br><br>• *'04' = international payment*<br><br>• *'06' = bulk list debit*<br><br>• *'07' = bulk list credit*<br><br>• *'08' = Ad Hoc bulk payment debit*<br><br>• *'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<br><br>*Identifies the import of a new template or bulk list.*<br><br>*The only valid value is 'T' or 'E' indicating that this is a new template or bulk list. The value of 'E' indicates that the debit account may be edited when making a payment, and is only allowed if the corresponding payment preference "Edit debit account for payments from templates and bulk lists" is set to "Yes".* | - | - | - | - | M | M | M | M | - | - | - | - | M | - | - | - | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| T003 | 20x | Template Reference<br><br>*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.*<br><br>*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<br><br>*Identifies whether a new bulk list is to be marked as confidential or not.*<br><br>*Valid values are:*<br><br>• *'Y' = confidential*<br><br>• *'N' = not confidential*<br><br>*If this field is not populated for Ad Hoc Std bulk payment the default value will be 'N'* | - | - | - | - | - | - | - | - | - | - | - | - | M | - | - | - | O | - |
| T005 | 25x | Beneficiary Identifier<br><br>*Identifies, in addition to the beneficiary name, each beneficiary on a bulk list or bulk payment.*<br><br>*This is a free format field.*<br><br>*This field should only be populated for standard domestic bulk payments and standard domestic bulk lists.* | - | - | - | - | - | - | - | - | - | - | - | - | - | C | - | C | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T006** | 18x | Customer Payment Reference<br><br>*Identifies the payment as it will be known to the remitter.*<br><br>*This is a free format field. However, the field size is limited to '16x' on the IAT, Urgent domestic and international record types.*<br><br>*If left blank field T006 defaults to:*<br><br>• *The Beneficiary Name & Address Line number 1 (field T030) for standard domestic, urgent domestic, and international record types.*<br><br>• *The credit account name as held in Bankline for the Beneficiary Account Number (field T028 when read in conjunction with the Account With Bank Identifier in field T022) for the IAT record type.*<br><br>• *The first 16 characters of the import file name for the Ad Hoc Std Bulk Payment type* | O | O | O | O | O | O | O | O | O | O | O | O | - | - | - | - | O | - |
| **T007** | 2a | Destination Country<br><br>*Identifies the payment destination country for those payment types where the destination country can be other than that where the debit account is held.*<br><br>*Valid value is a recognised ISO country code.* | - | - | - | M | - | - | - | M | - | - | - | - | - | - | - | - | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T008** | 1a | Priority<br><br>*Identifies, for the international record type, the payment priority for those record types where the priority may be varied.*<br><br>*Valid values for the international record type are:*<br><br>• *'U' = urgent*<br><br>• *'N' = normal*<br><br>*Identifies, for the bulk list record type, whether it is a standard domestic bulk list or an Inter Account Transfer bulk list. For payments / IATs from a bulk list, this field should not be populated. The payment type will be known from the 'bulk list reference' supplied in field T003.*<br><br>*Valid values are:*<br><br>• *'U' = Inter Account Transfer*<br><br>• *'N' = standard domestic*<br><br>*If left blank field T008 defaults to 'N'.* | - | - | - | M | - | - | - | M | - | - | - | - | C | - | - | - | - | - |
| **T009** | 1a | *Routing Method*<br><br>*This field is reserved for future use and should not be populated.* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **T010** | 34x | Debit Account Identifier<br><br>*Identifies the debit account for the payment.*<br><br>*For valid values please refer to section 2.4 of this document.* | M | M | M | M | M | M | M | M | M | M | M | M | M | - | M | - | M | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T011** | 34x | Debit Charges Account Identifier<br><br>*Identifies the account from which any debit charges are to be deducted.*<br><br>*For valid values please refer to section 2.4 of this document.*<br><br>*If left blank field T011 defaults to the debit account (field T010).* | - | - | - | O | - | - | - | O | - | - | - | O | - | - | - | - | - | - |
| **T012** | 3a | Charges Code Type<br><br>*Identifies who will pay what, if any, charges associated with the payment.*<br><br>*Valid values are:*<br><br>• *'OUR' = remitter to pay all charges.*<br><br>• *'BEN' = beneficiary to pay all charges.*<br><br>• *'SHA' = remitter to pay debit charges and beneficiary to pay credit charges.*<br><br>*If left blank field T012 defaults to 'SHA'.*<br><br>*If the Destination Country (T007) is in the EU or EEA then the charge code must be SHA regardless of the currency used.* | - | - | - | C | - | - | - | C | - | - | - | C | - | - | - | - | - | - |
| **T013** | 3a | Payment Currency<br><br>*Identifies the currency in which the Payment Amount (field T014) is expressed.*<br><br>*Valid value is a recognised ISO currency code.* | - | - | M | M | M | M | M | M | M | M | M | M | - | - | - | M | - | M |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T014** | 15n | Payment Amount<br><br>*Identifies the amount of the payment as expressed in the Payment Currency (field T013).*<br><br>*Valid value is an amount in the format 12n.2n where the number of decimal places may be constrained by the local rules for the Payment Currency (field T013).* | M | M | M | M | - | - | - | - | M | M | M | M | - | - | - | M | - | M |
| **T015** | Date | Execution Date<br><br>*Identifies the date on which the payment is to be initiated.*<br><br>*Valid value is a date in the format ddmmyyyy.*<br><br>*For the bulk list record type this should only be populated for bulk Inter Account Transfers.*<br><br>*For the Urgent, IAT and International payment types, the date must be in either T015 or T016, but not both.* | - | C | C | C | - | - | - | - | - | C | C | C | - | - | C | - | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T016** | Date | Date Payment to Arrive (Credit Date)<br><br>*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.*<br><br>*Valid value is a date in the format ddmmyyyy.*<br><br>*For the bulk list record type this should only be populated for standard domestic bulk payments.*<br><br>*For the Urgent, IAT and International payment types, the date must be in either T015 or T016, but not both.* | M | C | C | C | - | - | - | - | M | C | C | C | - | - | C | - | M | - |
| **T017** | 16x | Ordering Institution Identifier<br><br>*Identifies the ordering institution.*<br><br>*This field should only be populated by financial institutions, and in such cases it must be populated with:*<br><br>• *A valid BIC wherever possible (otherwise delivery times and payment charges can be impacted), or*<br><br>• *A valid sort code, or*<br><br>• *For non-Irish financial institutions a National Clearing Code, with the two character country code as prefix, may also be used.* | - | C | - | C | - | C | - | C | - | C | - | C | - | - | - | - | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T018** | 35x | Ordering Institution Name & Address Line number 1<br><br>*This field is reserved for future use and should not be populated.* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **T019** | 35x | Ordering Institution Name & Address Line number 2<br><br>*This field is reserved for future use and should not be populated.* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **T020** | 35x | Ordering Institution Name & Address Line number 3<br><br>*This field is reserved for future use and should not be populated.* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **T021** | 35x | Ordering Institution Name & Address Line number 4<br><br>*This field is reserved for future use and should not be populated.* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **T022** | 16x | Account With Bank Identifier<br><br>*Identifies the account holding institution at which the beneficiary account in field T028 is held.*<br><br>*For valid values and conditions applying to this field please refer section 2.5 of this document.*<br><br>*If field T043 is entered (Intermediary Institution), then this field becomes mandatory.* | O | M | O | C | O | M | O | C | - | - | - | - | - | O | - | O | - | O |
| **T023** | 34x | Account With Bank Account Number<br><br>*This field is reserved for future use and should not be populated.* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| T024 | 35x | Account With Bank Name & Address Line number 1 | - | - | - | C | - | - | - | C | - | - | - | - | - | - | - | - | - | - |
| T025 | 35x | Account With Bank Name & Address Line number 2 | - | - | - | C | - | - | - | C | - | - | - | - | - | - | - | - | - | - |
| T026 | 35x | Account With Bank Name & Address Line number 3 | - | - | - | O | - | - | - | O | - | - | - | - | - | - | - | - | - | - |
| T027 | 35x | Account With Bank Name & Address Line number 4 | - | - | - | O | - | - | - | O | - | - | - | - | - | - | - | - | - | - |
| T028 | 34x | Beneficiary Account Number<br><br>*Identifies the beneficiary account number as held (where appropriate) at the Account With Bank institution (i.e. the account holding institution) in field T022.*<br><br>*For valid values please refer to section 2.5 of this document.*<br><br>*For the international record type:*<br><br>• *If one of the Additional Codewords (fields T048, T050 and so on through to T066) is set to 'CHQB' field T028 should be left blank.*<br><br>• *Otherwise field T028 must be populated.* | M | M | M | C | M | M | M | C | - | - | - | - | - | M | - | M | - | M |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T029** | 16x | Beneficiary Institution Identifier<br><br>*This field is reserved for future use and should not be populated.* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **T030** | 35x | Beneficiary Name & Address Line number 1<br><br>*Identifies the beneficiary name.*<br><br>*This is a free format field.*<br><br>*For the bulk list record type field T030 is mandatory for standard domestic bulk lists and payments but must not be populated for Inter Account Transfer bulk lists and bulk Inter Account Transfers.* | M | M | - | M | M | M | - | M | - | - | - | - | - | C | - | C | - | M |
| **T031** | 35x | *Beneficiary Name & Address Line number 2*<br><br>*Identifies the first line of the beneficiary address.*<br><br>*This is a free format field.*<br><br>*For the international record type:*<br><br>• *If one of the Additional Codewords (fields T048, T050 and so on through to T066) is set to 'CHQB' then field T031 must be populated.*<br><br>• *Some counties require an address for the beneficiary.* | - | O | - | C | - | O | - | C | - | - | - | - | - | - | - | - | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T032** | 35x | Beneficiary Name & Address Line number 3

*Identifies the second line of the beneficiary address.*

*This is a free format field.*

*This field should not be populated if Beneficiary Name & Address Line number 2 (field T031) has not also been populated.*

*For the international record type:*

- *If one of the Additional Codewords (fields T048, T050 and so on through to T066) is set to 'CHQB' then field T032 must be populated.* | - | O | - | C | - | O | - | C | - | - | - | - | - | - | - | - | - | - |
| **T033** | 35x | Beneficiary Name & Address Line number 4

*Identifies the third line of the beneficiary address.*

*This is a free format field.*

*This field should not be populated if Beneficiary Name & Address Line number 3 (field T032) has not also been populated.* | - | O | - | O | - | O | - | O | - | - | - | - | - | - | - | - | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T034** | 18x | Beneficiary Reference<br><br>*Identifies the payment as it will be known to the beneficiary.*<br><br>*This is a free format field.*<br><br>*For the bulk list record type, field T034 is optional in all cases except for the debit side of a bulk Inter Account Transfer (in which case, the field must not be populated).*<br><br>*For an International payment or template, field T034 should only be used if the payment will be routing as a SEPA payment.*<br><br>*If left blank field T034 defaults to the debit account name as held in Bankline for the Debit Account Identifier (field T010), except for the credit side of a bulk payment/list where a value provided in the debit side will populate the credit side.*<br><br>*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.* | O | - | O | C | O | - | O | C | O | - | O | C | O | O | C | O | O | O |
| **T035** | 13x | FX Deal Reference<br><br>*Identifies the reference of any FX deal associated with the payment.*<br><br>*This is a free format field.*<br><br>*If an FX Deal Reference is supplied then a corresponding FX Deal Exchange Rate (field T036) must also be supplied.* | - | - | C | C | - | - | - | - | - | - | C | C | - | - | - | - | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T036** | 15n | FX Deal Exchange Rate<br><br>*Identifies the exchange rate of any FX deal associated with the payment. Valid value is an amount in the format 8n.7n i.e. there may be up to 8 digits before the decimal point and up to 7 digits after the decimal point.*<br><br>*If an FX Deal Exchange Rate is supplied then a corresponding FX Deal Reference (field T035) must also be supplied.* | - | - | C | C | - | - | - | - | - | - | C | C | - | - | - | - | - | - |
| **T037** | 35x | Information for the Beneficiary Line number 1<br><br>*Payment details that will help identify the payment to the beneficiary.*<br><br>*This is a free format field.* | O | O | O | O | O | O | O | O | O | O | O | O | O | O | O | O | O | O |
| **T038** | 35x | Information for the Beneficiary Line number 2<br><br>*Additional payment details that will help identify the payment to the beneficiary.*<br><br>*This is a free format field.*<br><br>*This field should not be populated if Information for the Beneficiary Line number 1 (field T037) has not also been populated.* | O | O | O | O | O | O | O | O | O | O | O | O | O | O | O | O | O | O |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T039** | 35x | Information for the Beneficiary Line number 3<br><br>*Additional payment details that will help identify the payment to the beneficiary.*<br><br>*This is a free format field.*<br><br>*This field should not be populated if Information for the Beneficiary Line number 2 (field T038) has not also been populated.* | O | O | O | O | O | O | O | O | O | O | O | O | O | O | O | O | O | O |
| **T040** | 35x | Information for the Beneficiary Line number 4<br><br>*Additional payment details that will help identify the payment to the beneficiary.*<br><br>*This is a free format field.*<br><br>*This field should not be populated if Information for the Beneficiary Line number 3 (field T039) has not also been populated.* | O | O | O | O | O | O | O | O | O | O | O | O | O | O | O | O | O | O |
| **T041** | 1a | RTGS Required<br><br>*Identifies whether the payment should be settled via an RTGS settlement mechanism.*<br><br>*Valid values are:*<br><br>• *'Y' = RTGS required*<br><br>• *'N' = RTGS not required*<br><br>*For this field to be effective there must be a corresponding RTGS agreement in place in Bankline.* | - | - | - | O | - | - | - | O | - | - | - | O | - | - | - | - | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T042** | 3a | Credit Currency<br><br>*Identifies the currency in which the Payment Amount (field T014) is to be remitted. This need not be the same as the Payment Currency (field T013) in which the Payment Amount is expressed, but it is normally the local currency of the Destination Country (field T007).*<br><br>*Valid value is a recognised ISO currency code.* | - | - | - | M | - | - | - | M | - | - | - | M | - | - | - | - | - | - |
| **T043** | 16x | Intermediary Bank Identifier<br><br>*Identifies the intermediary institution through which the payment should be routed.*<br><br>*Use only where necessary as the use of intermediaries can impact delivery timescales and increase payment charges.*<br><br>*Valid value is a recognised BIC, and for the urgent domestic record type that must be an Irish BIC.*<br><br>*If left blank the payment will be routed via the most effective options available to Ulster Bank.* | - | O | - | O | - | O | - | O | - | - | - | - | - | - | - | - | - | - |
| **T044** | 35x | Intermediary Bank Name & Address Line number 1<br><br>*This field is reserved for future use and should not be populated.* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **T045** | 35x | Intermediary Bank Name & Address Line number 2<br><br>*This field is reserved for future use and should not be populated.* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T046** | 35x | Intermediary Bank Name & Address Line number 3<br><br>*This field is reserved for future use and should not be populated.* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **T047** | 35x | Intermediary Bank Name & Address Line number 4<br><br>*This field is reserved for future use and should not be populated.* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **T048** | 8a | Additional Codewords number 1<br><br>*Codewords that identify any special instructions for the beneficiary bank.*<br><br>*For valid values please refer to section 2.6 of this document.  The field size is limited to '4a' for urgent domestic and international record types.*<br><br>*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.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| **T049** | 29x | Additional Codewords Text number 1<br><br>*Identifies any additional text to accompany additional codewords.*<br><br>*This is a free format field.*<br><br>*This field should not be populated unless a corresponding codeword has been provided in field T048.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T050** | 8a | Additional Codewords number 2  *See field T048 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| **T051** | 29x | Additional Codewords Text number 2  *See field T049 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| **T052** | 8a | Additional Codewords number 3  *See field T048 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| **T053** | 29x | Additional Codewords Text number 3  *See field T049 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| **T054** | 8a | Additional Codewords number 4  *See field T048 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| **T055** | 29x | Additional Codewords Text number 4  *See field T049 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| **T056** | 8a | Additional Codewords number 5  *See field T048 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| **T057** | 29x | Additional Codewords Text number 5  *See field T049 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| **T058** | 8a | Additional Codewords number 6  *See field T048 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| **T059** | 29x | Additional Codewords Text number 6  *See field T049 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| T060 | 8a | Additional Codewords number 7<br><br>*See field T048 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| T061 | 29x | Additional Codewords Text number 7<br><br>*See field T049 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| T062 | 8a | Additional Codewords number 8<br><br>*See field T048 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| T063 | 29x | Additional Codewords Text number 8<br><br>*See field T049 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| T064 | 8a | Additional Codewords number 9<br><br>*See field T048 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| T065 | 29x | Additional Codewords Text number 9<br><br>*See field T049 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| T066 | 8a | Additional Codewords number 10<br><br>*See field T048 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| T067 | 29x | Additional Codewords Text number 10<br><br>*See field T049 for further information.* | - | O | - | O | - | O | - | O | - | O | - | O | - | - | - | - | - | - |
| T068 | 35x | Regulatory Reporting Line number 1<br><br>*This field is reserved for future use and should not be populated.* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T069** | 35x | Regulatory Reporting Line number 2<br><br>*This field is reserved for future use and should not be populated.* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **T070** | 35x | Regulatory Reporting Line number 3<br><br>*This field is reserved for future use and should not be populated.* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **T071** | 1a | Remittance Advice Indicator<br><br>*Identifies whether there is a remittance advice (or one or more remittance advices in the case of a bulk list) associated with the payment.*<br><br>*Valid values are:*<br><br>• *Blank = no remittance advice*<br><br>• *'C' = remittance advice*<br><br>*For Inter Account Transfer bulk lists and bulk Inter Account Transfers field T071 must not be populated.* | O | - | - | - | O | - | - | - | O | - | - | - | C | - | C | - | O | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T072** | 35x | Remittance Advice Beneficiary Address Line number 1<br><br>*Identifies the first line of the beneficiary address on the remittance advice.*<br><br>*This is a free format field.*<br><br>*If there is a remittance advice associated with this payment (as indicated by a 'C' in field T071) then field T072 must be populated.*<br><br>*For Inter Account Transfer bulk lists and bulk Inter Account Transfers field T072 must not be populated.* | C | - | - | - | C | - | - | - | C | - | - | - | - | C | - | C | - | C |
| **T073** | 35x | Remittance Advice Beneficiary Address Line number 2<br><br>*Identifies the second line of the beneficiary address on the remittance advice.*<br><br>*This is a free format field.*<br><br>*If there is a remittance advice associated with this payment (as indicated by a 'C' in field T071) then field T073 must be populated.*<br><br>*For Inter Account Transfer bulk lists and bulk Inter Account Transfers field T073 must not be populated.* | C | - | - | - | C | - | - | - | C | - | - | - | - | C | - | C | - | C |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T074** | 35x | Remittance Advice Beneficiary Address Line number 3<br><br>*Identifies the third line of the beneficiary address on the remittance advice.*<br><br>*This is a free format field.*<br><br>*This field should not be populated if Remittance Advice Beneficiary Address Line number 2 (field T073) has not also been populated.*<br><br>*For Inter Account Transfer bulk lists and bulk Inter Account Transfers field T074 must not be populated.* | O | - | - | - | O | - | - | - | O | - | - | - | - | C | - | C | - | C |
| **T075** | 35x | Remittance Advice Beneficiary Address Line number 4<br><br>*Identifies the fourth line of the beneficiary address on the remittance advice.*<br><br>*This is a free format field.*<br><br>*This field should not be populated if Remittance Advice Beneficiary Address Line number 3 (field T073) has not also been populated.*<br><br>*For Inter Account Transfer bulk lists and bulk Inter Account Transfers field T075 must not be populated.* | O | - | - | - | O | - | - | - | O | - | - | - | - | C | - | C | - | C |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T076** | 20x | Remittance Advice Beneficiary Fax Number<br><br>*Identifies the beneficiary fax number on the remittance advice.*<br><br>*This is a free format field but at least 10 digits must be supplied.*<br><br>*This field should not be populated if there is no remittance advice associated with this payment (as indicated by a blank in field T071).*<br><br>*For Inter Account Transfer bulk lists and bulk Inter Account Transfers field T076 must not be populated.* | O | - | - | - | O | - | - | - | O | - | - | - | - | C | - | C | - | C |
| **T077** | 50x | Remittance Advice Beneficiary Email Address<br><br>*Identifies the beneficiary email address on the remittance advice.*<br><br>*This is a free format field but must be a valid email address.*<br><br>*This field should not be populated if there is no remittance advice associated with this payment (as indicated by a blank in field T071).*<br><br>*For Inter Account Transfer bulk lists and bulk Inter Account Transfers field T077 must not be populated.* | O | - | - | - | O | - | - | - | O | - | - | - | - | C | - | C | - | C |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T078** | 34x | By Order of Account<br><br>*Identifies the account number of the originating customer.*<br><br>*This field is mandatory for Financial Institution customers, and wherever possible the originating customers IBAN should be populated here.*<br><br>*For all other customers this field must not be populated.* | - | C | - | C | - | C | - | C | - | C | - | C | - | - | - | - | - | - |
| **T079** | 35x | By Order of Name<br><br>*Identifies the name of the originating customer.*<br><br>*Wherever possible the originating customers account name should be populated here.*<br><br>*This field is mandatory for Financial Institution customers and wherever possible the originating customers account name should be populated here.*<br><br>*This field is optional for non Financial Institution customers with a valid 'By Order Of' value pre-registered in Bankline, and must be populated with one of those pre-registered values.*<br><br>*For all other customers this field must not be populated.*<br><br>*For Inter Account Transfer bulk lists and bulk Inter Account Transfers field T079 must not be populated.* | C | C | - | C | C | C | - | C | C | C | - | C | C | - | C | - | C | - |

| Field Tag | Field Size | Field Name and Notes | Payment | | | | Payment Template | | | | Payment from Template | | | | Bulk List | | Payment / IAT from Bulk List | | Ad Hoc Std Bulk Payment | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | DR | CR | DR | CR | DR | CR |
| **T080** | 35x | By Order of Address Line number 1<br><br>*Identifies the first line of address of the originating customer.*<br><br>*This field is mandatory for Financial Institution customers and must be populated with information relating to the originating customer.*<br><br>*For all other customers this field must not be populated.* | - | C | - | C | - | C | - | C | - | C | - | C | - | - | - | - | - | - |
| **T081** | 35x | By Order of Address Line number 2<br><br>*Identifies the second line of address of the originating customer.*<br><br>*This field is optional for Financial Institution customers and where populated must contain information relating to the originating customer.*<br><br>*For all other customers this field must not be populated.* | - | C | - | C | - | C | - | C | - | C | - | C | - | - | - | - | - | - |
| **T082** | 35x | By Order of Address Line number 3<br><br>*Identifies the third line of address of the originating customer.*<br><br>*This field is optional for Financial Institution customers and where populated must contain information relating to the originating customer.*<br><br>*For all other customers this field must not be populated.* | - | C | - | C | - | C | - | C | - | C | - | C | - | - | - | - | - | - |

# 4. Examples

## 4.1 Introduction

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

- ☐ Standard domestic payment
- ☐ Standard domestic payment template
- ☐ Standard domestic payment from a template
- ☐ International payment
- ☐ Standard domestic bulk list
- ☐ Standard domestic bulk payment
- ☐ Inter Account Transfer (IAT)
- • Urgent domestic ('Same day') payment
- ☐ Ad-hoc bulk payment

## 4.2   Standard domestic payment

The below will show you examples of how to format an import record for a standard domestic payment, one including the BIC and one which excludes the BIC

1. Example one (BIC included)
,,,01,,,,,,PAY SMITH,,,,IE99ULSB98501012345678,,,,166.42,,28112014,,,,,,AIBKIE2DXXX,,,,,,IE12AIBK93136512345678,,MR JOHN SMITH,,,,INVOICE 1234,,,INVOICE 1234   PAYMENT,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

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 | IE12AIBK93136512345678 | T043 | | T058 | | T073 | |
| H002 | | T014 | 166.42 | T029 | | T044 | | T059 | | T074 | |
| H003 | | T015 | | T030 | MR JOHN SMITH | T045 | | T060 | | T075 | |
| T001 | 01 | T016 | 28112014 | 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 | PAY SMITH | T021 | | T036 | | T051 | | T066 | | T081 | |
| T007 | | T022 | AIBKIE2DXXX | T037 | INVOICE 1234 PAYMENT | T052 | | T067 | | T082 | |
| T008 | | T023 | | T038 | | T053 | | T068 | | | |
| T009 | | T024 | | T039 | | T054 | | T069 | | | |
| T010 | IE99ULSB98501012345678 | T025 | | T040 | | T055 | | T070 | | | |
| T011 | | T026 | | T041 | | T056 | | T071 | | | |

| T012 | T027 | T042 | T057 | T072 |
|------|------|------|------|------|

- T001 (Record Type) – The value '01' identifies a standard domestic payment. If field T003 (Template Reference) had also been populated then this would have become a standard domestic payment from an existing standard domestic payment template.

- T006 (Customer Payment Reference) – Identifies the payment as it will be known to the remitter. It will not be passed on to the beneficiary. If left blank, this defaults to the beneficiary name in T030.

- T010 (Debit Account Identifier) – The value 'IE99ULSB98501012345678' is the IBAN of a domestic euro account with sort code 98-50-10 and account number 12345678. No dashes or spaces are required in the IBAN. The debit account must be a valid account as registered to that customer in Bankline.

- T014 (Payment Amount) – No leading spaces are required when quoting the payment amount, and the decimal point is necessary only where the payment amount requires it. For a standard domestic payment field T013 (Payment Currency) need not be completed as the ISO currency code EUR will be automatically associated with the payment amount in field T014.

- T016 (Date Payment to Arrive / Credit Date) – The value '28112014' equates to the 28th of November 2014.

- T022 (Account With Bank Identifier) – The value 'AIBKIE2DXXX' is the BIC of the beneficiary's bank. As detailed above in field T001 this import record is in respect of a standard domestic payment, therefore the Account With Bank Identifier must be a valid BIC for the receipt of standard domestic payments.

- T028 (Beneficiary Account Number) – This is the Beneficiary Account Number, in IBAN format, held at the Account With Bank Identifier quoted in field T022.

- T030 (Beneficiary Name & Address Line number 1) – This is the name of the beneficiary customer linked to the Beneficiary Account Number quoted in field T028. For a standard domestic payment only the beneficiary name requires to be quoted, but for other payment types the beneficiary address may also be quoted.

- T034 (Beneficiary Reference) – This is the reference that will be advised to the beneficiary customer and as such should be meaningful to the beneficiary, such as an invoice number. If left blank, then the debit account name for the debit account in T010 will be used.

- T037 (Information for the Beneficiary Line number 1) – This is an additional, optional reference that will be advised to the beneficiary customer. for good practice we recommend that this contains an extended version of the information in T034. If the 35 characters in T037 are insufficient, fields T038, T039 and T040 may be used (a maximum total of 140 characters).

2. BIC excluded

,,,01,,,,,PAY SMITH,,,,IE99ULSB98501012345678,,,,166.42,,28112014,,,,,,,,,,,,IE12AIBK93136512345678,,MR JOHN SMITH,,,,INVOICE 1234,,,INVOICE 1234 PAYMENT,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

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 | IE12AIBK93136512345678 | T043 | | T058 | | T073 | |
| H002 | | T014 | 166.42 | T029 | | T044 | | T059 | | T074 | |
| H003 | | T015 | | T030 | MR JOHN SMITH | T045 | | T060 | | T075 | |
| T001 | 01 | T016 | 28112014 | 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 | PAY SMITH | T021 | | T036 | | T051 | | T066 | | T081 | |
| T007 | | T022 | | T037 | INVOICE 1234 PAYMENT | T052 | | T067 | | T082 | |
| T008 | | T023 | | T038 | | T053 | | T068 | | | |
| T009 | | T024 | | T039 | | T054 | | T069 | | | |
| T010 | IE99ULSB98501012345678 | T025 | | T040 | | T055 | | T070 | | | |
| T011 | | T026 | | T041 | | T056 | | T071 | | | |
| T012 | | T027 | | T042 | | T057 | | T072 | | | |

- T001 (Record Type) – The value '01' identifies a standard domestic payment. If field T003 (Template Reference) had also been populated then this would have become a standard domestic payment from an existing standard domestic payment template.

- T006 (Customer Payment Reference) – Identifies the payment as it will be known to the remitter. It will not be passed on to the beneficiary. If left blank, this defaults to the beneficiary name in T030.

- T010 (Debit Account Identifier) – The value 'IE99ULSB98501012345678' is the IBAN of a domestic euro account with sort code 98-50-10 and account number 12345678. No dashes or spaces are required in the IBAN. The debit account must be a valid account as registered to that customer in Bankline.

- T014 (Payment Amount) – No leading spaces are required when quoting the payment amount, and the decimal point is necessary only where the payment amount requires it. For a standard domestic payment field T013 (Payment Currency) need not be completed as the ISO currency code EUR will be automatically associated with the payment amount in field T014.

- T016 (Date Payment to Arrive / Credit Date) – The value '28112014' equates to the 28th of November 2014.

- T028 (Beneficiary Account Number) – This is the Beneficiary Account Number, in IBAN format,.

- T030 (Beneficiary Name & Address Line number 1) – This is the name of the beneficiary customer linked to the Beneficiary Account Number quoted in field T028. For a standard domestic payment only the beneficiary name requires to be quoted, but for other payment types the beneficiary address may also be quoted.

- T034 (Beneficiary Reference) – This is the reference that will be advised to the beneficiary customer and as such should be meaningful to the beneficiary, such as an invoice number. If left blank, then the debit account name for the debit account in T010 will be used.

- T037 (Information for the Beneficiary Line number 1) – This is an additional, optional reference that will be advised to the beneficiary customer. for good practice we recommend that this contains an extended version of the information in T034. If the 35 characters in T037 are insufficient, fields T038, T039 and T040 may be used (a maximum total of 140 characters).

## 4.3   Standard domestic payment template

The below will show you two examples of how to format an import record for a new Bankline standard payment template, including a BIC and excluding the BIC.
*Note: To import a template to Bankline you should do so in the Manage Templates section of Bankline by selecting "Import a Template"*

1. Template including the BIC

,,,01,T,STANDARD TEMP 01,,,PAY SMITH,,,,IE99ULSB98501012345678,,,EUR,,,,,,,,AIBKIE2DXXX,,,,,IE12AIBK93136512345678,,MR JOHN SMITH,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

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 | EUR | T028 | IE12AIBK93136512345678 | 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 | | T049 | | T064 | | T079 | |
| T005 | | T020 | | T035 | | T050 | | T065 | | T080 | |
| T006 | PAY SMITH | T021 | | T036 | | T051 | | T066 | | T081 | |
| T007 | | T022 | AIBKIE2DXXX | T037 | | T052 | | T067 | | T082 | |
| T008 | | T023 | | T038 | | T053 | | T068 | | | |
| T009 | | T024 | | T039 | | T054 | | T069 | | | |
| T010 | IE99ULSB98501012345678 | T025 | | T040 | | T055 | | T070 | | | |

| T011 | T026 | T041 | T056 | T071 |
| T012 | T027 | T042 | T057 | T072 |

- T001 (Record Type) and T002 (Template Indicator) – The value '01' in field T001 identifies the standard domestic payment type, and the value 'T' in field T002 identifies that this is a new standard domestic payment template (a value of 'E' would indicate a template where the debit account may be changed when making a payment).

- T003 (Template Reference) – The value 'STANDARD TEMP 01' is how the template will be known in Bankline.

- T006 (Customer Payment Reference) – Identifies the payment as it will be known to the remitter. It will not be passed on to the beneficiary. If left blank, this defaults to the beneficiary name in T030.

- T010 (Debit Account Identifier) – The value 'IE99ULSB98501012345678' is the IBAN of a domestic euro account with sort code 98-50-10 and account number 12345678. No dashes or spaces are required in the IBAN. The debit account must be a valid account as registered to that customer in Bankline.

- T013 (Payment Currency) – This will always be 'EUR' for a standard domestic payment template.

- T022 (Account with Bank Identifier) – The value 'AIBKIE2DXXX' is the BIC of the beneficiary's bank. As detailed above in field T001 this import record is in respect of the standard domestic payment type, therefore the Account With Bank Identifier must be a valid BIC for the receipt of standard domestic payments.

- T028 (Beneficiary Account Number) – This is the Beneficiary Account Number, in IBAN format, held at the Account With Bank Identifier quoted in field T022.

- T030 (Beneficiary Name & Address Line number 1) – This is the name of the beneficiary customer linked to the Beneficiary Account Number quoted in field T028. For a standard domestic payment only the beneficiary name requires to be quoted, but for other payment types the beneficiary address may also be quoted.

2. Template excluding the BIC

,,,01,T,STANDARD TEMP 01,,,,PAY SMITH,,,,IE99ULSB98501012345678,,,EUR,,,,,,,,,,,,,IE12AIBK93136512345678,,MR JOHN SMITH,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

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 | EUR | T028 | IE12AIBK93136512345678 | 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 | T049 | T064 | T079 |
| T005 | T020 | T035 | T050 | T065 | T080 |
| T006    PAY SMITH | T021 | T036 | T051 | T066 | T081 |
| T007 | T022 | T037 | T052 | T067 | T082 |
| T008 | T023 | T038 | T053 | T068 | |
| T009 | T024 | T039 | T054 | T069 | |
| T010    IE99ULSB98501012345678 | T025 | T040 | T055 | T070 | |
| T011 | T026 | T041 | T056 | T071 | |
| T012 | T027 | T042 | T057 | T072 | |

- T001 (Record Type) and T002 (Template Indicator) – The value '01' in field T001 identifies the standard domestic payment type, and the value 'T' in field T002 identifies that this is a new standard domestic payment template (a value of 'E' would indicate a template where the debit account may be changed when making a payment).

- T003 (Template Reference) – The value 'STANDARD TEMP 01' is how the template will be known in Bankline.

- T006 (Customer Payment Reference) – Identifies the payment as it will be known to the remitter. It will not be passed on to the beneficiary. If left blank, this defaults to the beneficiary name in T030.

- T010 (Debit Account Identifier) – The value 'IE99ULSB98501012345678' is the IBAN of a domestic euro account with sort code 98-50-10 and account number 12345678.  No dashes or spaces are required in the IBAN. The debit account must be a valid account as registered to that customer in Bankline.

- T013 (Payment Currency) – This will always be 'EUR' for a standard domestic payment template.

- T028 (Beneficiary Account Number) – This is the Beneficiary Account Number, in IBAN format.

- T030 (Beneficiary Name & Address Line number 1) – This is the name of the beneficiary customer linked to the Beneficiary Account Number quoted in field T028. For a standard domestic payment only the beneficiary name requires to be quoted, but for other payment types the beneficiary address may also be quoted.

## 4.4　Standard domestic payment from a template

This example shows how to format an import record for a standard domestic payment from an existing Bankline standard domestic payment template.

,,,01,,STANDARD TEMP 01,,,PAY SMITH,,,,IE99ULSB98501012345678,,,EUR,166.42,,28112014,,,,,,,,,,,,,,,INVOICE 1234,,,INVOICE 1234 PAYMENT,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

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 | EUR | T028 | | T043 | | T058 | | T073 | |
| H002 | | T014 | 166.42 | T029 | | T044 | | T059 | | T074 | |
| H003 | | T015 | | T030 | | T045 | | T060 | | T075 | |
| T001 | 01 | T016 | 28112014 | 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 | PAY SMITH | T021 | | T036 | | T051 | | T066 | | T081 | |
| T007 | | T022 | | T037 | INVOICE 1234 PAYMENT | T052 | | T067 | | T082 | |
| T008 | | T023 | | T038 | | T053 | | T068 | | | |
| T009 | | T024 | | T039 | | T054 | | T069 | | | |
| T010 | IE99ULSB98501012345678 | T025 | | T040 | | T055 | | T070 | | | |
| T011 | | T026 | | T041 | | T056 | | T071 | | | |
| T012 | | T027 | | T042 | | T057 | | T072 | | | |

- T001 (Record Type) and T003 (Template Reference) – The value '01' in field T001 identifies the standard domestic payment type, and the value 'STANDARD TEMP 01' in field T003 identifies that it is a standard domestic payment from an existing standard domestic payment template (of that name).

- T006 (Customer Payment Reference) – identifies the payment as it will be known to the remitter. It will not be passed on to the beneficiary. If left blank, this defaults to the beneficiary name in the template used.

- T010 (Debit Account Identifier) – The value 'IE99ULSB985010112345678' is the IBAN of a domestic euro account with sort code 98-50-10 and account number 12345678. No dashes or spaces are required in the IBAN. The debit account must be a valid account as registered to that customer in Bankline.

- T013 (Payment Currency) – This will always be 'EUR' for a standard domestic payment from a template.

- T014 (Payment Amount) – No leading spaces are required when quoting the payment amount and the decimal point is necessary only where the payment amount requires it.  The payment amount is in the currency quoted in field T013.

- T016 (Date Payment to Arrive / Credit Date) - The value '28112014' equates to the 28th of November 2014.

- T034 (Beneficiary Reference) – This is the reference that will be advised to the beneficiary customer and as such should be meaningful to the beneficiary, such as an invoice number. If left blank, then the debit account name for the debit account in T010 will be used.

- T037 (Information for the Beneficiary Line number 1) – This is an additional, optional reference that will be advised to the beneficiary customer. For good practice, we recommend that this contains an extended version of the information in T034. If the 35 characters in T037 are insufficient, fields T038, T039 and T40 may be used (a maximum total of 140 characters). If left blank, then the default value entered in the template will be used (blank, if there is also no value in the template).

## 4.5    International payment

The below examples shows how to format an import record for an international payment. The first example includes the BIC and the second excludes the BIC. Note that BIC can only be excluded if the payment routes as a SEPA payment.

1. Example one (including BIC)
,,,04,,,,,PAY SMITH,GB,N,,IE99ULSB98501012345678,,,EUR,166.42,28112014,,,,,,,ULSBGB2BXXX,,,,,GB04ULSB98006012345678,,MR JOHN SMITH,123 STREET,BELFAST,,INVOICE 1234,,,INVOICE 1234 PAYMENT,,,,,EUR,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

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 | EUR | T028 | GB04ULSB98006012345678 | T043 | | T058 | | T073 | |
| H002 | | T014 | 1266.42 | T029 | | T044 | | T059 | | T074 | |
| H003 | | T015 | 25112014 | T030 | MR JOHN SMITH | T045 | | T060 | | T075 | |
| T001 | 04 | T016 | | T031 | 123 STREET | T046 | | T061 | | T076 | |
| T002 | | T017 | | T032 | BELFAST | T047 | | T062 | | T077 | |
| T003 | | T018 | | T033 | | T048 | | T063 | | T078 | |
| T004 | | T019 | | T034 | INVOICE 1234 | T049 | | T064 | | T079 | |
| T005 | | T020 | | T035 | | T050 | | T065 | | T080 | |
| T006 | PAY SMITH | T021 | | T036 | | T051 | | T066 | | T081 | |
| T007 | GB | T022 | ULSBGB2BXXX | T037 | INVOICE 1234 PAYMENT | T052 | | T067 | | T082 | |
| T008 | N | T023 | | T038 | | T053 | | T068 | | | |
| T009 | | T024 | | T039 | | T054 | | T069 | | | |
| T010 | IE99ULSB98501012345678 | T025 | | T040 | | T055 | | T070 | | | |
| T011 | | T026 | | T041 | | T056 | | T071 | | | |

Make sure the country is in your destination Countries listing before you import the payment otherwise add the country to the list by updating your payment preferences in Administration.

| T012 | T027 | T042   EUR | T057 | T072 |
|------|------|------------|------|------|

- 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) – Identifies the payment as it will be known to the remitter. It will not be passed on to the beneficiary. If left blank, this defaults to the beneficiary name in T030.

- T007 (Destination Country) – The value 'GB' is the ISO country code for the United Kingdom.

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

- T010 (Debit Account Identifier) – The value 'IE99ULSB98501012345678' is the IBAN of a domestic account with sort code 98-50-10 and account number 12345678. No dashes or spaces are required in the IBAN. The debit account must be a valid account as registered to that customer in Bankline.

- T013 (Payment Currency) – The value EUR is the ISO currency code for euro.

- T014 (Payment Amount) – No leading spaces are required when quoting the payment amount, and the decimal point is necessary only where the payment amount requires it.  The payment amount is in the currency quoted in field T013.

- T015 (Execution Date) – The value '28112014' equates to the 28th November 2014.

- T022 (Account with Bank Identifier) – The value 'ULSBGB2BXXX' is the BIC for the Ulster Bank in Northern Ireland. A BIC must be 11 characters long for international payments.

- T028 (Beneficiary Account Number) – This is the Beneficiary Account Number held at the Account With Bank Identifier quoted in field T022.

- T030, T031 and T032 (Beneficiary Name & Address Line numbers 1, 2 and 3) – This is the name and address of the beneficiary customer linked to the Beneficiary Account Number quoted in field T028. At least the first line (T030) must be provided. For an international payment up to 3 additional lines of beneficiary address information may be quoted in fields T031, T032 and T033. We recommend that full name and address is supplied for all international payments.

- T034 (Beneficiary Reference) – This is the reference that will be advised to the beneficiary customer and as such should be meaningful to the beneficiary, such as an invoice number. This field is optional and should only be used if the payment is routing as a SEPA payment (a standard priority payment, in EUR, to a country in the SEPA-zone). In this example, the payment is a SEPA routing payment. If left blank, then the debit account name for the debit account in T010 will be used.

- T037 (Information for the Beneficiary Line number 1) – This is an additional, optional reference that will be advised to the beneficiary customer. For good practice, we recommend that this contains an extended version of the information in T034. If the 35 characters in T037 are insufficient, fields T038, T039 and T40 may be used (a maximum total of 140 characters).

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

2. 1.

,,,04,,,,,PAY SMITH,GB,N,,IE99ULSB98501012345678,,,EUR,166.42,28112014,,,,,,,,,,,, GB04ULSB98006012345678,,MR JOHN SMITH,123
STREET,BELFAST,,INVOICE 1234,,,INVOICE 1234 PAYMENT,,,,,EUR,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

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 | EUR | T028 | GB04ULSB98006012345678 | T043 | | T058 | | T073 | |
| H002 | | T014 | 1266.42 | T029 | | T044 | | T059 | | T074 | |
| H003 | | T015 | 25112014 | T030 | MR JOHN SMITH | T045 | | T060 | | T075 | |
| T001 | 04 | T016 | | T031 | 123 STREET | T046 | | T061 | | T076 | |
| T002 | | T017 | | T032 | BELFAST | T047 | | T062 | | T077 | |
| T003 | | T018 | | T033 | | T048 | | T063 | | T078 | |
| T004 | | T019 | | T034 | INVOICE 1234 | T049 | | T064 | | T079 | |
| T005 | | T020 | | T035 | | T050 | | T065 | | T080 | |
| T006 | PAY SMITH | T021 | | T036 | | T051 | | T066 | | T081 | |
| T007 | GB | T022 | | T037 | INVOICE 1234 PAYMENT | T052 | | T067 | | T082 | |
| T008 | N | T023 | | T038 | | T053 | | T068 | | | |
| T009 | | T024 | | T039 | | T054 | | T069 | | | |
| T010 | IE99ULSB98501012345678 | T025 | | T040 | | T055 | | T070 | | | |
| T011 | | T026 | | T041 | | T056 | | T071 | | | |
| T012 | | T027 | | T042 | EUR | T057 | | T072 | | | |

- 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) – Identifies the payment as it will be known to the remitter. It will not be passed on to the beneficiary. If left blank, this defaults to the beneficiary name in T030.

- T007 (Destination Country) – The value 'GB' is the ISO country code for the United Kingdom.

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

- T010 (Debit Account Identifier) – The value 'IE99ULSB98501012345678' is the IBAN of a domestic account with sort code 98-50-10 and account number 12345678. No dashes or spaces are required in the IBAN. The debit account must be a valid account as registered to that customer in Bankline.

- T013 (Payment Currency) – The value EUR is the ISO currency code for euro.

- T014 (Payment Amount) – No leading spaces are required when quoting the payment amount, and the decimal point is necessary only where the payment amount requires it. The payment amount is in the currency quoted in field T013.

- T015 (Execution Date) – The value '28112014' equates to the 28th November 2014.

- T028 (Beneficiary Account Number) – This is the Beneficiary Account Number in IBAN format.

- T030, T031 and T032 (Beneficiary Name & Address Line numbers 1, 2 and 3) – This is the name and address of the beneficiary customer linked to the Beneficiary Account Number quoted in field T028. At least the first line (T030) must be provided. For an international payment up to 3 additional lines of beneficiary address information may be quoted in fields T031, T032 and T033. We recommend that full name and address is supplied for all international payments.

- T034 (Beneficiary Reference) – This is the reference that will be advised to the beneficiary customer and as such should be meaningful to the beneficiary, such as an invoice number. This field is optional and should only be used if the payment is routing as a SEPA payment (a standard priority payment, in EUR, to a country in the SEPA-zone). In this example, the payment is a SEPA routing payment. If left blank, then the debit account name for the debit account in T010 will be used.

- T037 (Information for the Beneficiary Line number 1) – This is an additional, optional reference that will be advised to the beneficiary customer. For good practice, we recommend that this contains an extended version of the information in T034. If the 35 characters in T037 are insufficient, fields T038, T039 and T40 may be used (a maximum total of 140 characters).

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

## 4.6    Standard domestic bulk list

This example shows how to format an import record for a new Bankline standard domestic bulk list with a single beneficiary, starting with the debit side –

,,,06,T,SALARY MTH END 01,N,,,,,,IE99ULSB98501012345678,,,,,,,,,,,,,,,,,,,,,PAYROLL,,,PAYROLL PAYMENT,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

This can be broken down to illustrate how each field tag on the import record has been populated.

*Note: To import a bulk list to Bankline you should do so in the Manage Bulk Lists section of Bankline by selecting "Import a Bulk List"*

| 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 | PAYROLL PAYMENT | T052 | | T067 | | T082 | |
| T008 | | T023 | | T038 | | T053 | | T068 | | | |
| T009 | | T024 | | T039 | | T054 | | T069 | | | |
| T010 | IE99ULSB98501012345678 | T025 | | T040 | | T055 | | T070 | | | |
| T011 | | T026 | | T041 | | T056 | | T071 | | | |
| T012 | | T027 | | T042 | | T057 | | T072 | | | |

- T001 (Record Type) and T002 (Template Indicator) – The value '06' in field T001 identifies the payment type as, '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.

- T004 (Confidential indicator) – This field is used to identify whether the bulk list is to be marked as confidential. In this case, the field has been set to a value of 'N' which means the bulk list will not be confidential.

- T008 (Priority) – This field is used to differentiate standard domestic bulk lists from IAT bulk lists. In this case, the field has been left blank. When left blank, this value will always be defaulted to a value of 'N' for standard domestic.

- T010 (Debit Account Identifier) – The value 'IE99ULSB98501012345678' is the IBAN of a domestic euro account with sort code 98-50-10 and account number 12345678. No dashes or spaces are required in the IBAN. The debit account must be a valid account as registered to that customer in  Bankline.

- T034 (Beneficiary Reference) – This is the reference that will be advised to the beneficiary customer and as such should be meaningful to the beneficiary, such as a payroll reference. Note that if an individual beneficiary is given their own reference (as specified on the standard domestic bulk list credit) then that will override any reference supplied here for that individual beneficiary. If left blank, then the debit account name for the debit account in T010 will be used.

- T037 (information for the Beneficiary Line number 1) – this is an additional, optional reference that will be advised to the beneficiary customer. For good practice, we recommend that this contains an extended version of the information in T034. If the 35 characters in T037 are insufficient, fields T038, T039 and T040 may be used (a maximum total of 140 characters).
  Note that if an individual beneficiary is given their own reference (as specified on the standard domestic bulk list credit) then that will override any reference supplied here for that individual beneficiary.

The second part is the credit side, in this example for a single beneficiary which includes the BIC. You can also import with the BIC left blank. This example can also be seen below.

1. Example one (includes BIC)
When importing a standard domestic bulk list debit one or more consecutive standard domestic bulk list credits must be imported at the same time. This is because each standard domestic bulk list must have at least one beneficiary.

,,,07,,,,1887,,,,,,,,,,,,,,,AIBKIE2D,,,,,,IE12AIBK93136512345678,,MR JOHN SMITH,,,,PAYROLL 01,,,PAYROLL 01 PAYMENT,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

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 | IE12AIBK93136512345678 | 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 | AIBKIE2D | T037 | PAYROLL 01 PAYMENT | 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 |  |  |  |

- T001 (Record Type) – The value '07' identifies the payment type as a, 'bulk list credit', and as it is being imported straight after a bulk list debit it can be deduced that this is a bulk list credit.

- T005 (Beneficiary Identifier) – This should uniquely identify each beneficiary on the bulk list and so a unique identifier should be used such as staff payroll reference.

- T022 (Account with Bank Identifier) – The value 'AIBKIE2D' is the BIC of the beneficiary's bank.

- T028 (Beneficiary Account Number) – This is the Beneficiary Account Number, in IBAN format, held at the Account With Bank Identifier quoted in field T022.

- T030 (Beneficiary Name & Address Line number 1) – This is the name of the beneficiary customer linked to the Beneficiary Account Number quoted in field T028.

- T034 (Beneficiary Reference) – Although not a mandatory field, this is the individual reference that will be advised to the beneficiary customer (if that provided on the standard domestic bulk list debit is not to be used) and as such should be meaningful to the beneficiary, such as a payroll reference.

- T037 (Information for the Beneficiary Line number 1) – This is an additional, optional reference that will be advised to the beneficiary customer (if that provided on the standard domestic bulk list debit is not to be used).

2. Example two (excludes BIC)
When importing a standard domestic bulk list debit one or more consecutive standard domestic bulk list credits must be imported at the same time. This is because each standard domestic bulk list must have at least one beneficiary.

,,,07,,,,1887,,,,,,,,,,,,,,,,,,,,,,IE12AIBK93136512345678,,MR JOHN SMITH,,,,PAYROLL 01,,,PAYROLL 01 PAYMENT,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

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 | IE12AIBK93136512345678 | 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 | | T037 | PAYROLL 01 PAYMENT | 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 | | | |

- T001 (Record Type) – The value '07' identifies the payment type as a, 'bulk list credit', and as it is being imported straight after a bulk list debit it can be deduced that this is a bulk list credit.

- T005 (Beneficiary Identifier) – This should uniquely identify each beneficiary on the bulk list and so a unique identifier should be used such as staff payroll reference.

- T028 (Beneficiary Account Number) – This is the Beneficiary Account Number, in IBAN format.

- T030 (Beneficiary Name & Address Line number 1) – This is the name of the beneficiary customer linked to the Beneficiary Account Number quoted in field T028.

- T034 (Beneficiary Reference) – Although not a mandatory field, this is the individual reference that will be advised to the beneficiary customer (if that provided on the standard domestic bulk list debit is not to be used) and as such should be meaningful to the beneficiary, such as a payroll reference.

- T037 (Information for the Beneficiary Line number 1) – This is an additional, optional reference that will be advised to the beneficiary customer (if that provided on the standard domestic bulk list debit is not to be used).

## 4.7 Standard domestic bulk payment

This example shows how to format an import record for a standard domestic bulk list payment with a single beneficiary.  The first part is the debit payment –

,,,06,,SALARY MTH END 01,,,,,,,,IE99ULSB98501012345678,,,,,,28112014,,,,,,,,,,,,,,,,,,PAYROLL,,,PAYROLL PAYMENT,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

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 | | T030 | | T045 | | T060 | | T075 | |
| T001 | 06 | T016 | 28112014 | 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 | PAYROLL PAYMENT | T052 | | T067 | | T082 | |
| T008 | | T023 | | T038 | | T053 | | T068 | | | |
| T009 | | T024 | | T039 | | T054 | | T069 | | | |
| T010 | IE99ULSB98501012345678 | T025 | | T040 | | T055 | | T070 | | | |
| T011 | | T026 | | T041 | | T056 | | T071 | | | |
| T012 | | T027 | | T042 | | T057 | | T072 | | | |

- T001 (Record Type) and T002 (Template Indicator) – The value '06' in field T001 identifies the payment type as, 'bulk list debit', and a value has not been populated in field T002.  This means that the import is for a payment from a bulk list.

- T003 (Template Reference) – The value 'SALARY MTH END 01' identifies the bulk list from which the standard domestic bulk payment will be made from.

- T010 (Debit Account Identifier) – The value 'IE99ULSB98501012345678' is the IBAN of a domestic euro account with sort code 98-50-10 and account number 12345678. No dashes or spaces are required in the IBAN. The debit account must be a valid account as registered to that customer in  Bankline.

- T016 (Date Payment to Arrive / Credit Date) - The value '28112014' equates to the 28th November 2014.

- T034 (Beneficiary Reference) – This is the reference that will be advised to the beneficiary customer and as such should be meaningful to the beneficiary, such as a payroll reference. Note that if an individual beneficiary is given their own reference (as specified on the standard domestic bulk payment credit) then that will override any reference supplied here. If left blank, then the debit account name for the debit account in T010 will be used.

- T037 (Information for the Beneficiary Line number 1) – This is an additional, optional reference that will be advised to the beneficiary customer. For good practice, we recommend that this contains an extended version of the information in T034. If the 35 characters in T037 are insufficient, fields T038, T039 and T40 may be used (a maximum total of 140 characters). Note that if an individual beneficiary is given their own reference (as specified on the standard domestic bulk list credit) then that will override any reference supplied here for that individual beneficiary. If left blank, then the value from the underlying bulk list will be used.

The second part is the credit payment, in this example for a single beneficiary which includes the BIC. You can also import with the BIC left blank. This example can also be seen below.

1. Example one (including the BIC)

When importing a standard domestic bulk list debit payment, one or more consecutive standard domestic bulk list credit payments must be imported at the same time. This is because each standard domestic bulk list payment must have at least one beneficiary.

,,,07,,,,1887,,,,,,,,EUR,1566.23,,,,,,,AIBKIE2D,,,,,IE12AIBK93136512345678,,MR JOHN SMITH,,,,PAYROLL 01,,,PAYROLL 01 PAYMENT,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

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 | EUR | T028 | IE12AIBK98136512345678 | 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 | AIBKIE2D | T037 | PAYROLL 01 PAYMENT | 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 |

- T001 (Record Type) – The value '07' identifies the payment type as 'bulk list credit', and as it is being imported straight after a bulk list debit payment it can be deduced that this is a bulk list credit payment.

- T005 (Beneficiary Identifier) – This should uniquely identify each beneficiary on the bulk list and so a unique identifier should be used such as staff payroll reference.

- T013 (Payment Currency) – This will always be 'EUR' for a standard domestic bulk payment.

- T014 (Payment Amount) – No leading spaces are required when quoting 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 'AIBKIE2D' is the BIC of the beneficiary's bank.

- T028 (Beneficiary Account Number) – This is the Beneficiary Account Number in IBAN format, held at the Account With Bank Identifier quoted in field T022.

- T030 (Beneficiary Name & Address Line number 1) – This is the name of the beneficiary customer linked to the Beneficiary Account Number quoted in field T028.

- T034 (Beneficiary Reference) – Although not a mandatory field, this is the individual reference that will be advised to the beneficiary customer (if that provided on the standard domestic bulk list payment debit is not to be used) and as such should be meaningful to the beneficiary, such as a payroll reference.

- T037 (Information for the Beneficiary Line number 1) – This is an additional, optional reference that will be advised to the beneficiary customer (if that provided on the standard domestic bulk list debit is not to be used).

2. Example two (excludes the BIC)

When importing a standard domestic bulk list debit payment, one or more consecutive standard domestic bulk list credit payments must be imported at the same time. This is because each standard domestic bulk list payment must have at least one beneficiary.

,,,07,,,,1887,,,,,,,,EUR,1566.23,,,,,,,,,,,,,,IE12AIBK93136512345678,,MR JOHN SMITH,,,,PAYROLL 01,,,PAYROLL 01 PAYMENT,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

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 | EUR | T028 | IE12AIBK98136512345678 | 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 | | T037 | PAYROLL 01 PAYMENT | 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 | | | |

- T001 (Record Type) – The value '07' identifies the payment type as 'bulk list credit', and as it is being imported straight after a bulk list debit payment it can be deduced that this is a bulk list credit payment.

- T005 (Beneficiary Identifier) – This should uniquely identify each beneficiary on the bulk list and so a unique identifier should be used such as staff payroll reference.

- T013 (Payment Currency) – This will always be 'EUR' for a standard domestic bulk payment.

- T014 (Payment Amount) – No leading spaces are required when quoting 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.

- T028 (Beneficiary Account Number) – This is the Beneficiary Account Number in IBAN format.

- T030 (Beneficiary Name & Address Line number 1) – This is the name of the beneficiary customer linked to the Beneficiary Account Number quoted in field T028.

- T034 (Beneficiary Reference) – Although not a mandatory field, this is the individual reference that will be advised to the beneficiary customer (if that provided on the standard domestic bulk list payment debit is not to be used) and as such should be meaningful to the beneficiary, such as a payroll reference.

- T037 (Information for the Beneficiary Line number 1) – This is an additional, optional reference that will be advised to the beneficiary customer (if that provided on the standard domestic bulk list debit is not to be used).

## 4.8 Inter Account Transfer (IAT) payment

The examples show how to format an import record for an Inter Account Transfer IAT payment, including a BIC and excluding a BIC.

1. Example one (including BIC)
,,,03,,,,,FUND ACC1,,,,IE99ULSB98501012345678,,,EUR,166.42,28112014,,,,,,,ULSBIE2DXXX,,,,,,IE00ULSB98501087654321,,,,,,FROM ACC2,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

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 | EUR | T028 | IE00ULSB98501087654321 | T043 | | T058 | | T073 | |
| H002 | | T014 | 166.42 | T029 | | T044 | | T059 | | T074 | |
| H003 | | T015 | 28112014 | 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 | FROM ACC2 | T049 | | T064 | | T079 | |
| T005 | | T020 | | T035 | | T050 | | T065 | | T080 | |
| T006 | FUND ACC1 | T021 | | T036 | | T051 | | T066 | | T081 | |
| T007 | | T022 | ULSBIE2DXXX | T037 | | T052 | | T067 | | T082 | |
| T008 | | T023 | | T038 | | T053 | | T068 | | | |
| T009 | | T024 | | T039 | | T054 | | T069 | | | |
| T010 | IE99ULSB98501012345678 | T025 | | T040 | | T055 | | T070 | | | |
| T011 | | T026 | | T041 | | T056 | | T071 | | | |

| T012 | T027 | T042 | T057 | T072 |
|------|------|------|------|------|

- T001 (Record Type) – The value '03' identifies an Inter Account Transfer (IAT) payment. If field T003 (Template Reference) had also been populated then this would have become an IAT payment from an existing IAT template.

- T006 (Customer Payment Reference) – Identifies the payment as it will be known to the remitter. If left blank, then the account name for the credit account in T028 will be used.

- T010 (Debit Account Identifier) – The value 'IE99ULSB98501012345678' is the IBAN of an account with sort code 98-50-10 and account number 12345678. No dashes or spaces are required in the IBAN. The debit account must be a valid account as registered to that customer in Bankline.

- T013 (Payment Currency) – The value EUR is the ISO currency code for euro currency. If another currency is use, it must match the currency of either the debit or credit account.

- T014 (Payment Amount) – No leading spaces are required when quoting the payment amount, and the decimal point is necessary only where the payment amount requires it. The payment amount is in the currency quoted in field T013.

- T015 (Execution Date) – The value '28112014' equates to the 28th of November 2014.

- T022 (Account With Bank Identifier) – Must contain the BIC 'ULSBIE2DXXX' or 'ULSBIE2D'.

- T028 (Beneficiary Account Number) – This is the credit Account Number, in IBAN format. The credit account must be a valid account as registered to that customer in Bankline.

- T034 (Beneficiary Reference) – This is the credit reference for the IAT. If left blank, then the debit account name for the debit account in T010 will be used.

1. Example two (excluding BIC)
,,,03,,,,,FUND ACC1,,,,IE99ULSB98501012345678,,,EUR,166.42,28112014,,,,,,,,,,,, IE00ULSB98501087654321,,,,,,FROM ACC2,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

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  | EUR   | T028  | IE00ULSB98501087654321 | T043  |       | T058  |       | T073  |       |
| H002  |       | T014  | 166.42 | T029  |                       | T044  |       | T059  |       | T074  |       |
| H003  |       | T015  | 28112014 | 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 | FROM ACC2 | T049 | T064 | T079 |
| T005 | | T020 | | T035 | | T050 | T065 | T080 |
| T006 | FUND ACC1 | T021 | | T036 | | T051 | T066 | T081 |
| T007 | | T022 | | T037 | | T052 | T067 | T082 |
| T008 | | T023 | | T038 | | T053 | T068 | |
| T009 | | T024 | | T039 | | T054 | T069 | |
| T010 | IE99ULSB98501012345678 | T025 | | T040 | | T055 | T070 | |
| T011 | | T026 | | T041 | | T056 | T071 | |
| T012 | | T027 | | T042 | | T057 | T072 | |

- T001 (Record Type) – The value '03' identifies an Inter Account Transfer (IAT) payment. If field T003 (Template Reference) had also been populated then this would have become an IAT payment from an existing IAT template.

- T006 (Customer Payment Reference) – Identifies the payment as it will be known to the remitter. If left blank, then the account name for the credit account in T028 will be used.

- T010 (Debit Account Identifier) – The value 'IE99ULSB98501012345678' is the IBAN of an account with sort code 98-50-10 and account number 12345678. No dashes or spaces are required in the IBAN. The debit account must be a valid account as registered to that customer in Bankline.

- T013 (Payment Currency) – The value EUR is the ISO currency code for euro currency. If another currency is use, it must match the currency of either the debit or credit account.

- T014 (Payment Amount) – No leading spaces are required when quoting the payment amount, and the decimal point is necessary only where the payment amount requires it. The payment amount is in the currency quoted in field T013.

- T015 (Execution Date) – The value '28112014' equates to the 28th of November 2014.

- T028 (Beneficiary Account Number) – This is the credit Account Number, in IBAN format. The credit account must be a valid account as registered to that customer in Bankline.

- T034 (Beneficiary Reference) – This is the credit reference for the IAT. If left blank, then the debit account name for the debit account in T010 will be used.

## 4.9   Urgent domestic payment

This example shows how to format an import record for an urgent domestic (also known as 'Same day') payment.

,,,02,,,,,PAY SMITH,,,,98501012345678,,,,166.42,28112014,,,,,,,931365,,,,,12345678,,MR JOHN SMITH,,,,,,,INVOICE 1234 PAYMENT,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

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 | 12345678 | T043 | | T058 | | T073 | |
| H002 | | T014 | 166.42 | T029 | | T044 | | T059 | | T074 | |
| H003 | | T015 | 28112014 | 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 | PAY SMITH | T021 | | T036 | | T051 | | T066 | | T081 | |
| T007 | | T022 | 931365 | T037 | INVOICE 1234 PAYMENT | T052 | | T067 | | T082 | |
| T008 | | T023 | | T038 | | T053 | | T068 | | | |
| T009 | | T024 | | T039 | | T054 | | T069 | | | |
| T010 | 98501012345678 | T025 | | T040 | | T055 | | T070 | | | |
| T011 | | T026 | | T041 | | T056 | | T071 | | | |
| T012 | | T027 | | T042 | | T057 | | T072 | | | |

- T001 (Record Type) – The value '02' identifies an urgent domestic payment. If field T003 (Template Reference) had also been populated then this would have become an urgent domestic payment from an existing urgent domestic payment template.

- T010 (Debit Account Identifier) – The value '98501012345678' is a domestic euro account with sort code 98-50-10 and account number 12345678. No dashes or spaces are required when quoting the sort code, and no spaces are required between the sort code and the account number. The debit account must be a valid account as registered to that customer in Bankline.

- T014 (Payment Amount) – No leading spaces are required when quoting the payment amount, and the decimal point is necessary only where the payment amount requires it. For an urgent domestic payment, field T013 (Payment Currency) need not be completed as the ISO currency code EUR will be automatically associated with the payment amount in field T014.

- T015 (Execution Date) – The value '28112014' equates to the 28th of November 2014.

- T022 (Account With Bank Identifier) – The value '931365' is the domestic euro sort code 93-13-65. As detailed above in field T001 this import record is in respect of an urgent domestic payment, therefore the Account With Bank Identifier must be a valid sort code for the receipt of urgent domestic payments.

- T028 (Beneficiary Account Number) – This is the Beneficiary Account Number held at the Account With Bank Identifier quoted in field T022.

- T030 (Beneficiary Name & Address Line number 1) – This is the name of the beneficiary customer linked to the Beneficiary Account Number quoted in field T028. For an urgent domestic payment the beneficiary address, if required, may also be quoted in fields T031, T032 and T033.

- T037 (Information for the Beneficiary Line number 1) – This is the reference that will be advised to the beneficiary customer and as such should be meaningful to the beneficiary, such as an invoice number. If the 35 characters in T037 are insufficient, fields T038, T039 and T40 may be used (a maximum total of 140 characters).

## 4.10 Ad Hoc domestic bulk payment

This example shows how to format an import record for a standard domestic Ad Hoc bulk payment with a single beneficiary. The first part is the debit payment –

,,,08,,,,,PAYROLLSEP,,,,IE99ULSB98501012345678,,,,,28112014,,,,,,,,,,,,,,,,PAYROLL2,,,PAYROLL2          PAYMENT,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

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 |  | T030 |  | T045 |  | T060 |  | T075 |  |
| T001 | 08 | T016 | 28112014 | T031 |  | T046 |  | T061 |  | T076 |  |
| T002 |  | T017 |  | T032 |  | T047 |  | T062 |  | T077 |  |
| T003 |  | T018 |  | T033 |  | T048 |  | T063 |  | T078 |  |
| T004 |  | T019 |  | T034 | PAYROLL2 | T049 |  | T064 |  | T079 |  |
| T005 |  | T020 |  | T035 |  | T050 |  | T065 |  | T080 |  |
| T006 | PAYROLLSEP | T021 |  | T036 |  | T051 |  | T066 |  | T081 |  |
| T007 |  | T022 |  | T037 | PAYROLL2 PAYMENT | T052 |  | T067 |  | T082 |  |
| T008 |  | T023 |  | T038 |  | T053 |  | T068 |  |  |  |
| T009 |  | T024 |  | T039 |  | T054 |  | T069 |  |  |  |
| T010 | IE99ULSB98501012345678 | T025 |  | T040 |  | T055 |  | T070 |  |  |  |
| T011 |  | T026 |  | T041 |  | T056 |  | T071 |  |  |  |
| T012 |  | T027 |  | T042 |  | T057 |  | T072 |  |  |  |

- T001 (Record Type) – The value '08' in field T001 identifies the payment type as, 'Ad Hoc bulk payment debit'. This means that the import is for a bulk payment without a corresponding bulk list already set up on Bankline.

- T004 (Confidential indicator) – This field is used to identify whether the bulk payment is to be marked as confidential. In this case, the field has been left blank. When left blank, this value will always be defaulted to a value of 'N' which means the bulk payment will not be confidential.

- T006 [Customer payment reference] – Identifies the payment as it will be known to the remitter. If left blank defaults to the first 18 characters of the import file name.

- T010 (Debit Account Identifier) – The value 'IE99ULSB98501012345678' is the IBAN of a domestic euro account with sort code 98-50-10 and account number 12345678. No dashes or spaces are required in the IBAN. The debit account must be a valid account as registered to that customer in Bankline.

- T016 (Date Payment to Arrive / Credit Date) - The value '28112014' equates to the 28th of November 2014.

- T034 (Beneficiary Reference) – This is the reference that will be advised to the beneficiary customer and as such should be meaningful to the beneficiary, such as a payroll reference. It is optional, but in this example has been populated. If left blank, then the debit account name for the debit account in T010 will be used.

- T037 (Information for the Beneficiary Line number 1) – This is an additional, optional reference that will be advised to the beneficiary customer. For good practice, we recommend that this contains an extended version of the information in T034. If the 35 characters in T037 are insufficient, fields T038, T039 and T40 may be used (a maximum total of 140 characters). Note that if an individual beneficiary is given their own reference (as specified on the Ad hoc domestic bulk payment credit) then that will override any reference supplied here for that individual beneficiary.

The second part is the credit payment, in this example for a single beneficiary which includes the BIC. The second example excludes the BIC.

1. Example one (including BIC)
When importing an Ad Hoc standard domestic bulk debit payment, one or more consecutive Ad Hoc standard domestic bulk credit payments must be imported at the same time.  This is because each Ad Hoc standard domestic bulk payment must have at least one beneficiary.

,,,09,,,,,,,,,,,,EUR,1566.23,,,,,,,,AIBKIE2DXXX,,,,,,IE12AIBK93136512345678,,MR JOHN SMITH,,,,PAYROLL 02,,,PAYROLL 02 PAYMENT,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

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  | EUR   | T028  | IE12AIBK93136512345678  | 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 02              | T049  |       | T064  |       | T079  |       |
| T005  |       | T020  |       | T035  |                         | T050  |       | T065  |       | T080  |       |
| T006  |       | T021  |       | T036  |                         | T051  |       | T066  |       | T081  |       |
| T007  |       | T022  | AIBKIE2DXXX | T037 | PAYROLL 02 PAYMENT    | 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  |       |       |       |

- T001 (Record Type) – The value '09' identifies the payment type as 'Ad Hoc bulk payment credit', and as it is being imported straight after an Ad Hoc bulk debit payment it can be deduced that this is a bulk credit payment.

- T013 (Payment Currency) – This will always be 'EUR' for a standard domestic bulk payment.

- T014 (Payment Amount) – No leading spaces are required when quoting 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 'AIBKIE2DXXX' is the BIC of the beneficiary's bank.

- T028 (Beneficiary Account Number) – This is the Beneficiary Account Number, in IBAN format, held at the Account With Bank Identifier quoted in field T022.

- T030 (Beneficiary Name & Address Line number 1) – This is the name of the beneficiary customer linked to the Beneficiary Account Number quoted in field T028.

- T034 (Beneficiary Reference) – Although not a mandatory field, this is the individual reference that will be advised to the beneficiary customer and as such should be meaningful to the beneficiary, such as a payroll reference. If left blank, field T034 defaults to the value held on the debit side.

- T037 (Information for the Beneficiary Line number 1) – This is an additional, optional reference that will be advised to the beneficiary customer. For good practice, we recommend that this contains an extended version of the information in T034. If the 35 characters in T037 are insufficient, fields T038, T039 and T40 may be used (a maximum total of 140 characters). If left blank, field T037 defaults to the value held on the debit side (if any).

2. Example two (excluding BIC)
When importing an Ad Hoc standard domestic bulk debit payment, one or more consecutive Ad Hoc standard domestic bulk credit payments must be imported at the same time.  This is because each Ad Hoc standard domestic bulk payment must have at least one beneficiary.

,,,09,,,,,,,,,,,EUR,1566.23,,,,,,,,,,,,,,IE12AIBK93136512345678,,MR JOHN SMITH,,,,PAYROLL 02,,,PAYROLL 02 PAYMENT,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

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 | EUR | T028 | IE12AIBK93136512345678 | 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 02 | T049 | T064 | T079 |
| T005 | T020 | T035 | T050 | T065 | T080 |
| T006 | T021 | T036 | T051 | T066 | T081 |
| T007 | T022 | T037    PAYROLL 02 PAYMENT | 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 | |

- T001 (Record Type) – The value '09' identifies the payment type as 'Ad Hoc bulk payment credit', and as it is being imported straight after an Ad Hoc bulk debit payment it can be deduced that this is a bulk credit payment.

- T013 (Payment Currency) – This will always be 'EUR' for a standard domestic bulk payment.

- T014 (Payment Amount) – No leading spaces are required when quoting 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.

- T028 (Beneficiary Account Number) – This is the Beneficiary Account Number, in IBAN format.

- T030 (Beneficiary Name & Address Line number 1) – This is the name of the beneficiary customer linked to the Beneficiary Account Number quoted in field T028.

- T034 (Beneficiary Reference) – Although not a mandatory field, this is the individual reference that will be advised to the beneficiary customer and as such should be meaningful to the beneficiary, such as a payroll reference. If left blank, field T034 defaults to the value held on the debit side.

- T037 (Information for the Beneficiary Line number 1) – This is an additional, optional reference that will be advised to the beneficiary customer. For good practice, we recommend that this contains an extended version of the information in T034. If the 35 characters in T037 are insufficient, fields T038, T039 and T40 may be used (a maximum total of 140 characters). If left blank, field T037 defaults to the value held on the debit side (if any).

# 5.    Glossary of terms

We've used these terms and abbreviations throughout this document

| Term / Abbreviation | Definition |
| --- | --- |
| Ad Hoc Bulk Payment | This is a bulk payment made without a bulk list already set up on Bankline. |
| BIC | Bank Identification Code<br><br>This is the structured code used by SWIFT to uniquely identify a financial institution, its country of operation, and its branches. |
| Bulk IAT | Bulk Inter Account Transfer<br><br>A single debit, multiple credit Inter Account Transfer made from a bulk list. |
| Domestic | Domestic payments are those that are made to a beneficiary who is domiciled within the Republic of Ireland. |
| IAT | Inter Account Transfer<br><br>A payment made by a customer from one of their own accounts to another of their accounts held with the same bank. |
| IAT bulk list | Inter Account Transfer bulk list<br><br>A bulk list that is used to make single debit, multiple credit Inter Account Transfers. |
| IBAN | International Bank Account Number. For Republic of Ireland accounts, the IBAN is 22 characters long – it comprises the ISO country code 'IE', then a two digit check number, then a four letter Bank code, then the six digits of the Sort Code, and finally the eight digit account number. The IBAN format for other countries may vary, although the first two characters are always the ISO county code. |
| NCC | National Clearing Code<br><br>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 and Ireland, or a Fedwire Number in the United States of America). |
| Sort Code | The six digit national clearing code used to uniquely label a bank, branch or other financial institution. |
| SWIFT | Society for Worldwide Interbank Financial Telecommunication<br><br>SWIFT operate and regulate the secure network used to transmit many of the inter-bank electronic payment messages that will originate from Bankline. |
| SEPA | Single euro payment area. For a payment to qualify as SEPA it must be in euro, to a SEPA-zone country, standard priority, and must not contain any intermediary BIC or SWIFT codewords. |
| SEPA-zone | This comprises the member countries of the EU, plus Iceland, Liechtenstein, Monaco, Norway and Switzerland. |