



Royal Bank
of Scotland

Bankline Import File Layout Guide – XML format

Based on the ISO 20022 pain.001.001.09
credit transfer message standard

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Bankline XML standard import format

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Introduction to Bankline XML import

What is Bankline XML import?

Bankline XML import adapts the ISO 20022 standard pain.001.001.09 credit transfer format to allow your business to import payment files rather than keying them manually. The contents of the XML file are converted into Bankline formatted payments to allow them to be managed through our payment systems, so it is important to read the guide carefully to note the specific requirements that apply (such as field length), which may differ from your current use of the ISO 20022 pain.001.001.09 format or use of the earlier pain.001.001.03 format.

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

- Standard domestic payments, sent via the Faster Payments scheme to a UK bank.
- Urgent domestic payments, known as CHAPS.
- An internal transfer between two of your own accounts registered on Bankline, known as an Inter Account Transfer (IAT).
- International payments, including SEPA and non-SEPA payments.
- A bulk list payment referencing a bulk list set up on Bankline. The list may be an IAT list, or a standard domestic list.
- An ad hoc standard domestic bulk payment.

Only the standard domestic bulk and Inter Account Transfer bulk payment types listed above will create single debit, multi credit transactions. This remains the case even if one batch is followed by multiple transactions in the same XML file.

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

How do I structure a Bankline XML import format?

A standard XML format file consists of the following elements:

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

A single file must contain:

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

There is one important restriction: A bulk payment type can only ever contain a single Batch.

All these elements are defined below, and there are complete examples in Appendix B.

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

Special Considerations for Payments

SEPA Payments:

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

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

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

SEPA payments are the only payment types where you may use structured addresses. Usage of structured addresses in non-SEPA payments will cause a payment rejection. Structured remittance will also cause rejection for non-SEPA payments.

Rules For Non-SEPA payments (all other international and domestic payments including IAT's):

Do not include the following:

- Structured addresses at any level.
- Structured remittance.
- LEIs.

How do I enter the debit account?

Accounts can exist in two formats:

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

BBAN format for sterling accounts is '6n8n' i.e., a six-digit sort code followed by an 8-digit account number. For an RBS currency account it is '8x3x3x' i.e., an (up to) eight character customer key, followed by a three character currency key and then a (up to) three character suffix. IBAN format is 'GB2nRBOS14n' which is the 'GB' country code followed by two check digits, 'RBOS' and then the 14-digit BBAN as defined above for Sterling accounts, and derived for currency accounts. You can find the IBAN for both sterling and currency accounts in Bankline on the 'Account statement' screen.

For the debit account (i.e., your account on Bankline), the account must be entered as follows:

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

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

```
<DbtrAcct><Id><IBAN>
```

Or,

```
<DbtrAcct><Id><Othr><Id>
```

The debit BIC is optional in all cases.

How do I enter the beneficiary/credit account?

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

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

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

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

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

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

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

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

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

All International Payments – Destination Country

For international payments the destination country is determined by Bankline in the following order of priority:

- The country code specified for the Creditor Agent bank (beneficiary bank) in either:
 - `<CdtrAgt><FinInstnId><PstlAdr><Ctry>` tag.
 - `<CdtrAgt><BrnchId><PstlAdr><Ctry>` tag.
- If you provide a Sort Code or NCC in the `<CdtrAgt><BrnchId><Id>` tag and do not provide a BIC then we will use the beneficiary country code in their address in `<Cdtr><PstlAdr><Ctry>` tag.
- The country code from the BIC in either:
 - The BIC supplied in `<CdtrAgt><FinInstnId><BICFI>` tag.
 - A SEPA payment where there is no BIC provided and we can determine the BIC from the IBAN.

You must take care to ensure the country code is in your payment in cases where the payment is not routing SEPA and there is not a BIC in the `<CdtrAgt><FinInstnId><BICFI>` tag. See example 2 in Appendix B, for an instance where there is no BIC and the country code is specified in the creditor address.

XML Specification

Details of the tables used

Level

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

XML tag

This is the actual name of the tag.

Occur

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

Content

This summarises the data that the tag may contain:

- Tag = The tag contains other XML tags within it.
- 35x = indicates a free format data. The preceding number is how many characters are allowed, in this case 35.
- n = indicates that this data must be a number.
- 2 = exactly 2 characters must be present (also 3 for 3 characters).
- Code = A specific data must be entered – see the description for details.
- Dt = date, in ISO format YYYY-MM-DD e.g., 2023-09-15.
- Dt/Tm = date and time, in ISO format YYYY-MM-DDTHH:MM:SS e.g., 2023-09-15T08:25:59.

Character sets

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

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

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

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

For international, urgent domestic (CHAPS), and currency Inter Account Transfer payment types, any free format tags are limited to the following character set:

| | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | T | U | V | W | X | Y | Z |
| a | b | c | d | e | f | g | h | i | j | k | l | m | n | o | p | q | r | s | t | u | v | w | x | y | z |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | . | - | / | ? | : | (|) | , | + | ' | | | | | | |

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

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

Description

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

Payments types and tag usage

The following payment types are supported via Bankline XML import:

All payments and payments to templates:

- Std = Standard domestic payment, sent via the faster payments scheme to a UK bank.
- Urg = Urgent domestic payment, known as CHAPS.
- IAT = An internal transfer between two of your own accounts registered on Bankline.
- Intl = An international payment, including SEPA and non-SEPA payments.
- Bulk payments:
 - List = Bulk list payment referencing a Bulk list set up on Bankline. The List may be an IAT list, or Standard domestic list.
 - Ad hoc = Bulk standard domestic payment that does not reference a Bulk list on Bankline.

For each payment type, the usage of the tag is described with a code:

M = Mandatory for this payment type.

O = Optional for this payment type – see description.

C = Conditional for this payment type – see description.

- = Has no effect if included for this payment type (tag will not be used) N.B. If you do include these tags, you will still need to conform to the content restrictions.

x = Will cause a rejection/error if included for this payment type.

Error messages

If your file has formatting errors, it will be rejected and Bankline will display an error message listing the line and column in the XML text file where the error is located. There are several types of error.

A field length error.

In this example below the field length is too long:

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

Invalid value is provided for the content.

In this example, a message has failed to meet the content specifications, in this case LEI, because it has three numbers at the end instead of the expected two:

Your file cannot be imported as it contains formatting errors. Value 'T0970BORDERINGINLE201' does not match regular expression facet '[A-Z0-9][18,18][0-9][2,2]'

Invalid xml tag.

If you have provided an invalid tag, or a tag has been provided in the wrong place then the error will list your tag and the tags it is expecting. In the below example, the element “Strd” was provided as well as the element “Ustrd” which is a violation as the “|” symbol means that the content is expecting either “Strd” or “Ustrd”, not both:

Your file cannot be imported as it contains formatting errors. Element 'Strd' is not allowed for content model '(Ustrd|Strd)' (line 46, column 10)

In the example below, the optional element (it has “?” to show it is optional) “Issr” was provided, but the mandatory element “CdOrPrtry” was omitted, so the error flags up that “Issr” is provided while it had expected “CrOrPrtry”:

Your file cannot be imported as it contains formatting errors. Element 'Issr' is not allowed for content model '(CdOrPrtry,Issr?)' (line 44, column 12)

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

Section 1 – Container

Your file should conform to the XML ISO20022 pain.001.001.09 format as used by Bankline file import.

The file container for your payments is always the same, and it should look like this:

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

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
```

```
<CstmrCdtTrfInitn>
```

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

```
</CstmrCdtTrfInitn>
```

```
</Document>
```

<SplmtryData> tag, while supported, is not used.

Section 2 – Header

| Level | XML Tag | Occur | Content | Description | Payment | | | | Template payment | | | | Bulk pay. | |
|-------|----------|---------|---------|---|---------|-----|-----|------|------------------|-----|-----|------|-----------|--------|
| | | | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | List | Ad hoc |
| + | GrpHdr | [1..1] | Tag | This is the element that encloses the header information. | M | M | M | M | M | M | M | M | M | M |
| ++ | MsgId | [1..1] | 35x | Import file name – this is free format but should not be the same as any other import file imported in the previous 5 days with the same size and number of payments. | M | M | M | M | M | M | M | M | M | M |
| ++ | CreDtTm | [1..1] | Dt/Tm | Creation date and time of your file. | M | M | M | M | M | M | M | M | M | M |
| ++ | Authstn | [0..1] | Tag | This tag is only, optionally, used for ad hoc | - | - | - | - | - | - | - | - | - | O |
| +++ | Cd | [1..1]c | Code | Must contain one of: AUTH, FDET, FSUM, ILEV | - | - | - | - | - | - | - | - | - | - |
| +++ | Prtry | [1..1]c | Code | Only for use in an ad hoc bulk payment. Valid values are: <ul style="list-style-type: none"> Y indicates confidential N indicates not confidential If this tag is not included for an ad hoc bulk payment then the default value of N will be used. | - | - | - | - | - | - | - | - | - | O |
| ++ | NbOfTx | [1..1] | n | Must match the number of transactions in your file. | M | M | M | M | M | M | M | M | M | M |
| ++ | CtrlSum | [0..1] | n | Must match the total sum of all transactions in your file, irrespective of currency. | - | - | - | - | - | - | - | - | - | - |
| ++ | InitgPty | [1..1] | Tag | While mandatory, this tag is not used. See Appendix A PartyIdentification135 table for details of this tag | M | M | M | M | M | M | M | M | M | M |
| ++ | FwdgAgt | [0..1] | Tag | See Appendix A BranchAndFinancialInstitutionIdentification6 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |

Section 3 – Batch

The batch details the debit account and payment date. A bulk payment may only contain one batch.

| Level | XML Tag | Occur | Content | Description | Payment | | | | Template payment | | | | Bulk pay. | |
|-------|-----------|---------|---------|---|---------|-----|-----|------|------------------|-----|-----|------|-----------|--------|
| | | | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | List | Ad hoc |
| + | PmtInf | [1..n] | Tag | This is the element that encloses the Batch information. Note that bulk payment types can only have one instance of this tag. | M | M | M | M | M | M | M | M | M | M |
| ++ | PmtInfd | [1..1] | 18x | Customer payment reference. This will identify the payment as it will be known to the debtor. The value is ignored for the Bulk list payment type. This value is limited to 16 characters for International, IAT and Urgent domestic payment types. The value can be overridden at transaction level in the InstrId tag. | M | M | M | M | M | M | M | M | M | M |
| ++ | PmtMtd | [1..1] | Code | Only TRF is allowed. | M | M | M | M | M | M | M | M | M | M |
| ++ | BtchBookg | [0..1] | Code | Only true and false are allowed. | - | - | - | - | - | - | - | - | - | - |
| ++ | NbOfTx | [0..1] | n | Must match the number of transactions in this batch. | - | - | - | - | - | - | - | - | - | - |
| ++ | CtrlSum | [0..1] | n | Must match the total sum of all transactions in this batch, irrespective of currency. | - | - | - | - | - | - | - | - | - | - |
| ++ | PmtTplnf | [0..1] | Tag | This tag can be present at batch or transaction level (or both). It is mandatory at batch level for a Bulk payment. | - | - | - | - | - | - | - | - | M | M |
| +++ | InstrPrty | [0..1] | Code | This is used for International payments only. It details the priority of the payment: <ul style="list-style-type: none"> HIGH or U indicates Urgent. NORM or N indicates Standard. If PmtTplnf is also provided at transaction level, the value in the transaction will override the value here. If it is not provided at all then the priority will be set to Standard. Note that the value here is ignored for payment types other than International. | - | - | - | C | - | - | - | C | - | - |
| +++ | SvcLvl | [0..1] | Tag | | - | - | - | - | - | - | - | - | - | - |
| ++++ | Cd | [1..1]c | 4x | Must be SEPA. | - | - | - | - | - | - | - | - | - | - |

| Level | XML Tag | Occur | Content | Description | Payment | | | | Template payment | | | | Bulk pay. | |
|-------|-------------|---------|---------|---|---------|-----|-----|------|------------------|-----|-----|------|-----------|--------|
| | | | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | List | Ad hoc |
| ++++ | Prtry | [1..1]c | 35x | | - | - | - | - | - | - | - | - | - | - |
| +++ | LclInstrm | [0..1] | Tag | Used to indicate Bulk list name. | - | - | - | - | - | - | - | - | M | - |
| ++++ | Cd | [1..1]c | 35x | | - | - | - | - | - | - | - | - | x | - |
| ++++ | Prtry | [1..1]c | 35x | This details the name of the Bulk list that the payment is referencing. For the Bulk list payment, this must be present here. The value is disregarded for an ad hoc bulk payment. NB – For a template payment, the template name must be provided in the transaction level PmtTplnf-LclInstrm-Prtry tag. | x | x | x | x | x | x | x | x | M | - |
| +++ | CtgyPurp | [0..1] | Tag | Can be used to indicate the payment type of transactions in the batch. | O | O | O | O | O | O | O | O | M | M |
| ++++ | Cd | [1..1]c | Code | This indicates the payment type of the transactions in the batch. Valid values are: <ul style="list-style-type: none"> 01 = Standard domestic payment. 02 = Urgent domestic payment. 03 = IAT payment. 04 = International payment. 06 = Bulk list payment. 08 = Ad hoc bulk payment. This must be specified at batch level for Bulk payment types. For other types, if this Cd is specified here, it cannot be present at transaction level. | C | C | C | C | C | C | C | C | M | M |
| ++++ | Prtry | [1..1]c | 35x | | - | - | - | - | - | - | - | - | x | x |
| ++ | ReqdExctnDt | [0..1] | Tag | Use this for the date the payment is to arrive (credit date) – see below. | M | C | C | C | M | C | C | C | C | M |
| +++ | Dt | [0..1]c | Dt | This is the date the payment is to arrive (credit date). For the Bulk list IAT payment type, this cannot be used. If it is not used, PoolgAdjstmntDt must be used instead. | M | C | C | C | M | C | C | C | C | M |
| +++ | DtTm | [0..1]c | Dt/Tm | Not supported. | - | - | - | - | - | - | - | - | - | - |

| Level | XML Tag | Occur | Content | Description | Payment | | | | Template payment | | | | Bulk pay. | |
|-------|-----------------|---------|---------|--|---------|-----|-----|------|------------------|-----|-----|------|-----------|--------|
| | | | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | List | Ad hoc |
| ++ | PoolgAdjstmntDt | [0..1] | Dt | This is the date the payment is to be initiated. For the Bulk list standard payment type, this cannot be used. If it is not used, ReqdExctnDt must be used instead. | x | C | C | C | x | C | C | C | C | x |
| ++ | Dbtr | [0..1] | Tag | Note that Debtor details will be taken from the account number used. Information populated here will not be used. See Appendix A PartyIdentification135 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |
| ++ | DbtrAcct | [1..1] | Tag | The debit account specified in this tag must be the correct format for Bankline: <ul style="list-style-type: none"> • Std = BBAN format. • Urg = BBAN format. • IAT = BBAN format. • Intl = IBAN or BBAN format. • Bulk = BBAN format. | M | M | M | M | M | M | M | M | M | M |
| +++ | Id | [0..1] | Tag | Enter the debit account either in IBAN or Othr-Id tag | M | M | M | M | M | M | M | M | M | M |
| ++++ | IBAN | [1..1]c | 34x | Use this for IBAN format. | C | C | C | C | C | C | C | C | C | C |
| ++++ | Othr | [1..1]c | Tag | Use this for BBAN format in Id tag below. | C | C | C | C | C | C | C | C | C | C |
| +++++ | Id | [1..1] | 34x | Use this for BBAN format. | C | C | C | C | C | C | C | C | C | C |
| +++++ | SchmeNm | [0..1] | Tag | See Appendix A within CashAccount38 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |
| +++++ | Issr | [0..1] | 35x | | - | - | - | - | - | - | - | - | - | - |
| +++ | Tp | [0..1] | Tag | See Appendix A within CashAccount38 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |
| +++ | Ccy | [0..1] | 3 | | - | - | - | - | - | - | - | - | - | - |
| +++ | Nm | [0..1] | 70x | | - | - | - | - | - | - | - | - | - | - |
| +++ | Prxy | [0..1] | Tag | See Appendix A within CashAccount38 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |
| ++ | DbtrAgt | [0..1] | Tag | See Appendix A BranchAndFinancialInstitutionIdentification6 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |
| ++ | DbtrAgtAcct | [0..1] | Tag | See Appendix A CashAccount38 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |

| Level | XML Tag | Occur | Content | Description | Payment | | | | Template payment | | | | Bulk pay. | |
|-------|-----------|--------|---------|---|---------|-----|-----|------|------------------|-----|-----|------|-----------|--------|
| | | | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | List | Ad hoc |
| ++ | UltmtDbtr | [0..1] | Tag | <p>If “By Order Of” details are used, then they can be specified here for all payments in the batch.</p> <p>If UltmtDbtr is also provided at transaction level, the value in the transaction will override the value here.</p> <p>UltmtDbtr should only be used by:</p> <ul style="list-style-type: none"> Financial Institution customers. Customers with alternative By Order Of Name & Address details pre-registered in Bankline, who should only use the ‘Nm’ and ‘AdrLine’ elements to enter matching values. | C | C | - | C | C | C | - | C | C | C |
| +++ | Nm | [0..1] | 35x | <p>This is the By Order Of Name.</p> <p>It should only be used by Financial Institution customers, or customers with a valid ‘By Order Of Name’ value pre-registered in Bankline.</p> | C | C | x | C | C | C | x | C | C | C |
| +++ | PstlAdr | [0..1] | Tag | Can be used for payment types that require By Order of Address details. Only Financial Institution customers making SEPA International payments can optionally use structured address elements. | - | C | - | C | - | C | - | C | - | - |
| ++++ | AdrTp | [0..1] | Code | Must be one of ADDR, PBOX, HOME, BIZZ, MLTO, DLVY | - | - | - | - | - | - | - | - | - | - |
| ++++ | Dept | [0..1] | 70x | Structured address element: Department. | - | - | - | C | - | - | - | C | - | - |
| ++++ | SubDept | [0..1] | 70x | Structured address element: Sub-department. | - | - | - | C | - | - | - | C | - | - |
| ++++ | StrtNm | [0..1] | 70x | Structured address element: Street name. | - | - | - | C | - | - | - | C | - | - |
| ++++ | BldgNb | [0..1] | 16x | Structured address element: Building number. | - | - | - | C | - | - | - | C | - | - |
| ++++ | BldgNm | [0..1] | 35x | Structured address element: Building name. | - | - | - | C | - | - | - | C | - | - |
| ++++ | Flr | [0..1] | 70x | Structured address element: Floor. | - | - | - | C | - | - | - | C | - | - |
| ++++ | PstBx | [0..1] | 16x | Structured address element: Post-box. | - | - | - | C | - | - | - | C | - | - |
| ++++ | Room | [0..1] | 70x | Structured address element: Room. | - | - | - | C | - | - | - | C | - | - |
| ++++ | PstCd | [0..1] | 16x | Structured address element: Postcode. | - | - | - | C | - | - | - | C | - | - |
| ++++ | TwnNm | [0..1] | 35x | Structured address element: Town name – this element is mandatory if structured address elements are used. | - | - | - | C | - | - | - | C | - | - |
| ++++ | TwnLctnNm | [0..1] | 35x | Structured address element: Town location name. | - | - | - | C | - | - | - | C | - | - |

| Level | XML Tag | Occur | Content | Description | Payment | | | | Template payment | | | | Bulk pay. | |
|--------|-------------|---------|---------|---|---------|-----|-----|------|------------------|-----|-----|------|-----------|--------|
| | | | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | List | Ad hoc |
| ++++ | DstrctNm | [0..1] | 35x | Structured address element: District name. | - | - | - | C | - | - | - | C | - | - |
| ++++ | CtrySubDvsn | [0..1] | 35x | Structured address element: Country subdivision. | - | - | - | C | - | - | - | C | - | - |
| ++++ | Ctry | [0..1] | 2 | Must be a valid ISO country code This element is mandatory if structured address elements are used. | - | - | - | C | - | - | - | C | - | - |
| ++++ | AdrLine | [0..3] | 35x | The first 3 instances of this tag are the By Order of Address details. It should only be used by Financial Institution customers, or customers with a valid 'By Order Of Address' value pre-registered in Bankline. AdrLine must not be used if any of the Structured address elements above are used. | x | C | x | C | x | C | x | C | x | x |
| +++ | Id | [0..1] | Tag | Contains specific By Order Of details of use for Financial Institution customers only. | - | C | - | C | - | C | - | C | - | - |
| ++++ | OrgId | [1..1]c | Tag | | - | C | - | C | - | C | - | C | - | - |
| +++++ | AnyBIC | [0..1] | 16x | Ordering Institution Identifier. It should only be used by Financial Institution customers. | x | C | x | C | x | C | x | C | x | x |
| +++++ | Othr | [0..1] | Tag | | x | C | x | C | x | C | x | C | x | x |
| ++++++ | Id | [1..1] | 35x | By Order Of Account. It should only be used by Financial Institution customers. | x | C | x | C | x | C | x | C | x | x |
| ++++++ | SchmeNm | [0..1] | Tag | See Appendix A within PartyIdentification32 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |
| ++++++ | Issr | [0..1] | 35x | | - | - | - | - | - | - | - | - | - | - |
| ++++ | PrvtId | [1..1]c | Tag | See Appendix A within PartyIdentification32 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |
| +++ | CtryOfRes | [0..1] | 2 | | - | - | - | - | - | - | - | - | - | - |
| +++ | CtctDtIs | [0..1] | Tag | See Appendix A within PartyIdentification32 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |

| Level | XML Tag | Occur | Content | Description | Payment | | | | Template payment | | | | Bulk pay. | |
|-------|--------------|---------|---------|--|---------|-----|-----|------|------------------|-----|-----|------|-----------|--------|
| | | | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | List | Ad hoc |
| ++ | ChrgBr | [0..1] | Code | Charges code type for all payments in the batch. Valid codes are: <ul style="list-style-type: none"> • OUR = Remitter to pay all charges. • BEN = Beneficiary to pay all charges. • SHA or SLEV = Remitter to pay debit charges and beneficiary to pay credit charges. If this tag is not used, a default value of SHA will be used. If ChrgBr is also provided at transaction level, the value in the transaction will override the value here. | x | x | x | O | x | x | x | O | x | x |
| ++ | ChrgsAcct | [0..1] | Tag | Payment types that allow a charges account to be specified may enter it here. | - | - | - | - | - | - | - | - | - | - |
| +++ | Id | [0..1] | Tag | | - | - | - | - | - | - | - | - | - | - |
| ++++ | IBAN | [1..1]c | Tag | | - | - | - | - | - | - | - | - | - | - |
| ++++ | Othr | [1..1]c | Tag | BBAN of the charges account can be specified within this tag. | x | x | x | O | x | x | x | O | x | x |
| +++++ | Id | [1..1] | 34x | BBAN of the charges account. | x | x | x | O | x | x | x | O | x | x |
| +++++ | SchmeNm | [0..1] | Tag | See Appendix A within CashAccount38 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |
| +++++ | Issr | [0..1] | 35x | | - | - | - | - | - | - | - | - | - | - |
| +++ | Tp | [0..1] | Tag | See Appendix A within CashAccount38 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |
| +++ | Ccy | [0..1] | 3 | | - | - | - | - | - | - | - | - | - | - |
| +++ | Nm | [0..1] | 70x | | - | - | - | - | - | - | - | - | - | - |
| +++ | Prxy | [0..1] | Tag | See Appendix A within CashAccount38 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |
| ++ | ChrgsAcctAgt | 0 | | Not allowed | x | x | x | x | x | x | x | x | x | x |

Section 4 – Transaction

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

| Level | XML Tag | Occur | Content | Description | Payment | | | | Template payment | | | | Bulk pay. | |
|-------|-------------|--------|---------|---|---------|-----|-----|------|------------------|-----|-----|------|-----------|--------|
| | | | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | List | Ad hoc |
| ++ | CdtTrfTxInf | [1..n] | Tag | This is the element that encloses the Transaction information. | M | M | M | M | M | M | M | M | M | M |
| +++ | PmtId | [0..1] | Tag | | O | O | O | O | O | O | O | O | O | O |
| ++++ | InstrId | [0..1] | 18x | Customer payment reference. This will identify the payment as it will be known to the debtor. If left blank, the value in PmtInflId will be used. Any value is disregarded for Bulk payment types. This value is limited to 16 characters for International, IAT and Urgent domestic payment types. | O | O | O | O | O | O | O | O | - | - |
| ++++ | EndToEndId | [0..1] | 18x | Beneficiary reference. This will be disregarded for Urgent domestic, IAT and International payment types. If not included, Bankline will use the debit account name as held in Bankline for the Debit Account. Please ensure you add a Beneficiary reference (e.g., invoice number) in order to comply with industry best practice. Failure to do so may make it difficult for the beneficiary to identify who is sending the payment. 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 | - | - | - | O | O |
| ++++ | UETR | [0..1] | Code | Must be valid UETR format. | - | - | - | - | - | - | - | - | - | - |
| +++ | PmtTplInf | [0..1] | Tag | This tag can be present at batch or transaction level (or both). For template payments, the template name must be specified within this tag. | O | O | O | O | M | M | M | M | - | - |

| Level | XML Tag | Occur | Content | Description | Payment | | | | Template payment | | | | Bulk pay. | |
|-------|-----------|---------|---------|---|---------|-----|-----|------|------------------|-----|-----|------|-----------|--------|
| | | | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | List | Ad hoc |
| ++++ | InstrPrty | [0..1] | Code | This is used for International payments only. It details the priority of the payment: HIGH or U indicates Urgent NORM or N indicates Standard If it is not provided then the priority will be set to the value provided at Batch level. If it is not provided at Batch level either then it will be set to Standard priority. Note that the value here is ignored for payment types other than International. | - | - | - | O | - | - | - | O | - | - |
| ++++ | SvcLvl | [0..1] | Tag | | - | - | - | - | - | - | - | - | - | - |
| +++++ | Cd | [1..1]c | Code | Must be SEPA. | - | - | - | - | - | - | - | - | - | - |
| +++++ | Prtry | [1..1]c | 35x | | - | - | - | - | - | - | - | - | - | - |
| ++++ | LclInstrm | [0..1] | Tag | Mandatory for Template payments. | - | - | - | - | M | M | M | M | - | - |
| +++++ | Cd | [1..1]c | 35x | | - | - | - | - | x | x | x | x | - | - |
| +++++ | Prtry | [1..1]c | 35x | This details the Template name that the payment is referencing. | x | x | x | x | M | M | M | M | x | x |
| ++++ | CtgyPurp | [0..1] | Tag | If not specified at batch level, the payment type must be specified here for single payment types. | C | C | C | C | C | C | C | C | - | - |
| +++++ | Cd | [1..1]c | Code | This indicates the payment type of the transaction. Valid values are: 01 = Standard domestic payment. 02 = Urgent domestic payment. 03 = IAT payment. 04 = International payment. If this has been specified at batch level, then this must not be specified here. Otherwise, it is mandatory. | C | C | C | C | C | C | C | C | x | x |
| +++++ | Prtry | [1..1]c | 35x | | - | - | - | - | - | - | - | - | - | - |
| +++ | Amt | [1..1] | Tag | Mandatory tag where payment amount and currency are specified. | M | M | M | M | M | M | M | M | M | M |

| Level | XML Tag | Occur | Content | Description | Payment | | | | Template payment | | | | Bulk pay. | |
|-------|-------------|--------|---------|---|---------|-----|-----|------|------------------|-----|-----|------|-----------|--------|
| | | | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | List | Ad hoc |
| ++++ | InstdAmt | [1..1] | n | The amount to be sent of the currency type specified in the tag attribute Ccy. e.g., <InstdAmt Ccy="EUR">1.23</InstdAmt> would debit EUR 1.23 from the debit account. The currency code must be a recognised ISO currency code for a currency that Bankline can support. | M | M | M | M | M | M | M | M | M | M |
| ++++ | EqvtAmt | 0 | | Not allowed. | x | x | x | x | x | x | x | x | x | x |
| +++ | XchgRateInf | [0..1] | Tag | This should only be used where you have a foreign exchange (FX) deal booked for your payment. | x | x | C | C | x | x | C | C | x | x |
| ++++ | UnitCcy | [0..1] | Code | 3 digit currency code | - | - | - | - | - | - | - | - | - | - |
| ++++ | XchgRate | [1..1] | n | FX Deal exchange rate. | x | x | C | C | x | x | C | C | x | x |
| ++++ | RateTp | [0..1] | Code | Must be one of: SPOT, SALE, AGRD | - | - | - | - | - | - | - | - | - | - |
| ++++ | CtrctId | [1..1] | 35x | FX Deal Reference. | x | x | C | C | x | x | C | C | x | x |
| +++ | ChrgBr | [0..1] | Code | Charges code type for the payment. Valid codes are: OUR = Remitter to pay all charges. BEN = Beneficiary to pay all charges. SHA or SLEV = Remitter to pay debit charges and beneficiary to pay credit charges. If this tag is not used, a default value of SHA will be used. If ChrgBr is provided at Batch level, a value provided here will override the value provided at Batch level. | x | x | x | O | x | x | x | O | x | x |
| +++ | ChqInstr | 0 | | Not allowed. | x | x | x | x | x | x | x | x | x | x |

| Level | XML Tag | Occur | Content | Description | Payment | | | | Template payment | | | | Bulk pay. | |
|-------|-----------|--------|---------|---|---------|-----|-----|------|------------------|-----|-----|------|-----------|--------|
| | | | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | List | Ad hoc |
| +++ | UltmtDbtr | [0..1] | Tag | If “By Order Of” details are used, then they can be specified here for the payment. By Order of details for Bulk Payments should only be specified at the batch level. For single payment types, details provided here will override details provided at Batch level, if present. UltmtDbtr should only be used by: Financial Institution customers. Customers with a valid ‘By Order Of Name’ pre-registered in Bankline, who should only use the ‘Nm’ element to enter a matching value. | C | C | - | C | C | C | - | C | - | - |
| ++++ | Nm | [0..1] | 35x | This is the By Order Of Name. It should only be used by Financial Institution customers, or customers with a valid ‘By Order Of Name’ value pre-registered in Bankline. | C | C | x | C | C | C | x | C | x | x |
| ++++ | PstlAdr | [0..1] | Tag | Can be used for payment types that require By Order of Address details. Only Financial Institution customers making SEPA International payments can optionally use structured address elements. | - | C | - | C | - | C | - | C | - | - |
| +++++ | AdrTp | [0..1] | Code | Must be one of ADDR, PBOX, HOME, BIZZ, MLTO, DLVY | - | - | - | - | - | - | - | - | - | - |
| +++++ | Dept | [0..1] | 70x | Structured address element: Department. | - | - | - | C | - | - | - | C | - | - |
| +++++ | SubDept | [0..1] | 70x | Structured address element: Sub-department. | - | - | - | C | - | - | - | C | - | - |
| +++++ | StrtNm | [0..1] | 70x | Structured address element: Street name. | - | - | - | C | - | - | - | C | - | - |
| +++++ | BldgNb | [0..1] | 16x | Structured address element: Building number. | - | - | - | C | - | - | - | C | - | - |
| +++++ | BldgNm | [0..1] | 35x | Structured address element: Building name. | - | - | - | C | - | - | - | C | - | - |
| +++++ | Fir | [0..1] | 70x | Structured address element: Floor. | - | - | - | C | - | - | - | C | - | - |
| +++++ | PstBx | [0..1] | 16x | Structured address element: Post-box. | - | - | - | C | - | - | - | C | - | - |
| +++++ | Room | [0..1] | 70x | Structured address element: Room. | - | - | - | C | - | - | - | C | - | - |
| +++++ | PstCd | [0..1] | 16x | Structured address element: Postcode. | - | - | - | C | - | - | - | C | - | - |
| +++++ | TwnNm | [0..1] | 35x | Structured address element: Town name – this element is mandatory if structured address elements are used. | - | - | - | C | - | - | - | C | - | - |

| Level | XML Tag | Occur | Content | Description | Payment | | | | Template payment | | | | Bulk pay. | |
|---------|-------------|---------|---------|---|---------|-----|-----|------|------------------|-----|-----|------|-----------|--------|
| | | | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | List | Ad hoc |
| +++++ | TwnLctnNm | [0..1] | 35x | Structured address element: Town location name. | - | - | - | C | - | - | - | C | - | - |
| +++++ | DstrctNm | [0..1] | 35x | Structured address element: District name. | - | - | - | C | - | - | - | C | - | - |
| +++++ | CtrySubDvsn | [0..1] | 35x | Structured address element: Country subdivision. | - | - | - | C | - | - | - | C | - | - |
| +++++ | Ctry | [0..1] | 2 | Must be a valid ISO country code This element is mandatory if structured address elements are used. | - | - | - | C | - | - | - | C | - | - |
| +++++ | AdrLine | [0..3] | 35x | The first 3 instances of this tag are the By Order of Address details. It should only be used by Financial Institution customers. AdrLine must not be used if any of the Structured address elements above are used. | x | C | x | C | x | C | x | C | x | x |
| ++++ | Id | [0..1] | Tag | Contains specific By Order Of details of use for Financial Institution customers only. | - | C | - | C | - | C | - | C | - | - |
| +++++ | OrgId | [1..1]c | Tag | | - | C | - | C | - | C | - | C | - | - |
| ++++++ | AnyBIC | [0..1] | 16x | Ordering Institution Identifier. It should only be used by Financial Institution customers. | x | C | x | C | x | C | x | C | x | x |
| ++++++ | Othr | [0..1] | Tag | | x | C | x | C | x | C | x | C | x | x |
| +++++++ | Id | [1..1] | 35x | By Order Of Account. It should only be used by Financial Institution customers. | x | C | x | C | x | C | x | C | x | x |
| +++++++ | SchmeNm | [0..1] | Tag | See Appendix A within PartyIdentification32 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |
| +++++++ | Issr | [0..1] | 35x | | - | - | - | - | - | - | - | - | - | - |
| +++++ | PrvtId | [1..1]c | Tag | See Appendix A within PartyIdentification32 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |
| ++++ | CtryOfRes | [0..1] | 2 | | - | - | - | - | - | - | - | - | - | - |
| ++++ | CtctDtls | [0..1] | Tag | See Appendix A within PartyIdentification32 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |
| +++ | IntrmyAgt1 | [0..1] | Tag | Intermediary Bank Identifier can be specified in this tag. | x | O | x | O | x | O | x | O | x | x |
| ++++ | FinInstnId | [1..1] | Tag | | x | O | x | O | x | O | x | O | x | x |
| +++++ | BICFI | [1..1] | Code | Intermediary Bank Identifier is specified here as BIC code. | x | O | x | O | x | O | x | O | x | x |

| Level | XML Tag | Occur | Content | Description | Payment | | | | Template payment | | | | Bulk pay. | |
|-------|----------------|--------|---------|---|---------|-----|-----|------|------------------|-----|-----|------|-----------|--------|
| | | | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | List | Ad hoc |
| +++++ | ClrSysMmbld | [0..1] | Tag | See Appendix A within BranchAndFinancialInstitutionIdentification6 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |
| +++++ | LEI | [1..1] | LEI | Not allowed. | x | x | x | x | x | x | x | x | x | x |
| +++++ | Nm | [0..1] | 140x | | - | - | - | - | - | - | - | - | - | - |
| +++++ | PstlAdr | [0..1] | Tag | See Appendix A PostalAddress24 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |
| +++++ | Othr | [0..1] | Tag | See Appendix A within BranchAndFinancialInstitutionIdentification6 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |
| ++++ | Brnchld | [0..1] | Tag | See Appendix A within BranchAndFinancialInstitutionIdentification6 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |
| +++ | IntrmyAgt1Acct | [0..1] | Tag | See Appendix A CashAccount38 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |
| +++ | IntrmyAgt2 | 0 | | Not allowed. | x | x | x | x | x | x | x | x | x | x |
| +++ | IntrmyAgt2Acct | 0 | | Not allowed. | x | x | x | x | x | x | x | x | x | x |
| +++ | IntrmyAgt3 | 0 | | Not allowed. | x | x | x | x | x | x | x | x | x | x |
| +++ | IntrmyAgt3Acct | 0 | | Not allowed. | x | x | x | x | x | x | x | x | x | x |
| +++ | CdtrAgt | [0..1] | Tag | This tag is omitted for payments from templates and is optional for international payments routing SEPA. If required, BIC is populated under the FinInstnld tag, while NCC or sort code is populated under the Brnchld tag. | M | M | M | C | - | - | - | C | M | M |
| ++++ | FinInstnld | [0..1] | Tag | Required for international payments needing a BIC. | - | - | - | C | - | - | - | - | - | - |
| +++++ | BICFI | [1..1] | Code | Beneficiary BIC. Destination country will be taken from this BIC if it is not provided in the PstlAdr-Ctry tag below. | x | x | x | C | x | x | x | x | x | x |
| +++++ | ClrSysMmbld | [0..1] | Tag | See Appendix A within BranchAndFinancialInstitutionIdentification6 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |
| +++++ | LEI | [0..1] | LEI | Not allowed. | x | x | x | x | x | x | x | x | x | x |
| +++++ | Nm | [0..1] | 35x | Account with Bank name | - | - | - | C | - | - | - | C | - | - |

| Level | XML Tag | Occur | Content | Description | Payment | | | | Template payment | | | | Bulk pay. | |
|-------|-------------|--------|---------|---|---------|-----|-----|------|------------------|-----|-----|------|-----------|--------|
| | | | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | List | Ad hoc |
| +++++ | PstAdr | [0..1] | Tag | Can be used for payments requiring Account with Bank address details. Only SEPA payments should use structured address elements. | - | - | - | C | - | - | - | C | - | - |
| +++++ | AdrTp | [0..1] | Tag | See Appendix A within PartyIdentification135 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |
| +++++ | Dept | [0..1] | 70x | Structured address element: Department. | x | x | x | C | x | x | x | C | x | x |
| +++++ | SubDept | [0..1] | 70x | Structured address element: Sub-department. | x | x | x | C | x | x | x | C | x | x |
| +++++ | StrtNm | [0..1] | 70x | Structured address element: Street name. | x | x | x | C | x | x | x | C | x | x |
| +++++ | BldgNb | [0..1] | 16x | Structured address element: Building number. | x | x | x | C | x | x | x | C | x | x |
| +++++ | BldgNm | [0..1] | 35x | Structured address element: Building name. | x | x | x | C | x | x | x | C | x | x |
| +++++ | Fir | [0..1] | 70x | Structured address element: Floor. | x | x | x | C | x | x | x | C | x | x |
| +++++ | PstBx | [0..1] | 16x | Structured address element: Post-box. | x | x | x | C | x | x | x | C | x | x |
| +++++ | Room | [0..1] | 70x | Structured address element: Room. | x | x | x | C | x | x | x | C | x | x |
| +++++ | PstCd | [0..1] | 16x | Structured address element: Postcode. | x | x | x | C | x | x | x | C | x | x |
| +++++ | TwnNm | [0..1] | 35x | Structured address element: Town name – this element is mandatory if structured address elements are used. | x | x | x | C | x | x | x | C | x | x |
| +++++ | TwnLctnNm | [0..1] | 35x | Structured address element: Town location name. | x | x | x | C | x | x | x | C | x | x |
| +++++ | DstrctNm | [0..1] | 35x | Structured address element: District name. | x | x | x | C | x | x | x | C | x | x |
| +++++ | CtrySubDvsn | [0..1] | 35x | Structured address element: Country subdivision. | x | x | x | C | x | x | x | C | x | x |
| +++++ | Ctry | [0..1] | 2 | Must be a valid ISO country code This identifies the country the payment is being sent to. This element is mandatory if structured address elements are used. | x | x | x | O | x | x | x | O | x | x |
| +++++ | AdrLine | [0..3] | 35x | The first 3 instances of this tag are the Account with Bank unstructured address details. AdrLine must not be used if any of the Structured address elements above are used. | x | x | x | C | x | x | x | C | x | x |
| +++++ | Othr | [0..1] | Tag | See Appendix A within BranchAndFinancialInstitutionIdentification6 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |

| Level | XML Tag | Occur | Content | Description | Payment | | | | Template payment | | | | Bulk pay. | |
|-------|-------------|--------|---------|---|---------|-----|-----|------|------------------|-----|-----|------|-----------|--------|
| | | | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | List | Ad hoc |
| ++++ | Brnchld | [0..1] | Tag | Required for payments needing a Sort code or NCC. | M | M | M | C | - | - | - | - | M | M |
| +++++ | Id | [0..1] | 35x | Required for payments needing a Sort code or NCC. | M | M | M | C | x | x | x | x | M | M |
| +++++ | LEI | [0..1] | LEI | Not allowed. | x | x | x | x | x | x | x | x | x | x |
| +++++ | Nm | [0..1] | 35x | Account with Bank name | - | - | - | C | - | - | - | C | - | - |
| +++++ | PstlAdr | [0..1] | Tag | See Appendix A PostalAddress24 table for details of this tag. The specification for the postal address details are the same as above under FinInstnId. | - | - | - | - | - | - | - | - | - | - |
| +++ | CdtrAgtAcct | 0 | | Not allowed. | x | x | x | x | x | x | x | x | x | x |
| +++ | Cdtr | [0..1] | Tag | Beneficiary details are in this tag | M | M | - | M | - | - | - | - | C | M |
| ++++ | Nm | [0..1] | 35x | Beneficiary name. Must not be included for template payments or IAT payments. For a bulk list payment, the beneficiary name is mandatory for a standard bulk list payment, but must not be present for an IAT bulk list payment. If the name provided is over 18 characters then it will be truncated for standard domestic and ad hoc bulk payment types. | M | M | x | M | x | x | x | x | C | M |
| ++++ | PstlAdr | [0..1] | Tag | If an international or urgent domestic payment requires a beneficiary address it can be specified here. Note that some International countries require that this information is present. Structured address elements should only be used for SEPA payments. | - | O | - | O | - | - | - | - | - | - |
| +++++ | AdrTp | [0..1] | Tag | See Appendix A within PartyIdentification135 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |
| +++++ | Dept | [0..1] | 70x | Structured address element: Department. | - | - | - | C | - | - | - | - | - | - |
| +++++ | SubDept | [0..1] | 70x | Structured address element: Sub-department. | - | - | - | C | - | - | - | - | - | - |
| +++++ | StrtNm | [0..1] | 70x | Structured address element: Street name. | - | - | - | C | - | - | - | - | - | - |
| +++++ | BldgNb | [0..1] | 16x | Structured address element: Building number. | - | - | - | C | - | - | - | - | - | - |

| Level | XML Tag | Occur | Content | Description | Payment | | | | Template payment | | | | Bulk pay. | |
|-------|-------------|---------|---------|---|---------|-----|-----|------|------------------|-----|-----|------|-----------|--------|
| | | | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | List | Ad hoc |
| +++++ | BldgNm | [0..1] | 35x | Structured address element: Building name. | - | - | - | C | - | - | - | - | - | - |
| +++++ | Flr | [0..1] | 70x | Structured address element: Floor. | - | - | - | C | - | - | - | - | - | - |
| +++++ | PstBx | [0..1] | 16x | Structured address element: Post-box. | - | - | - | C | - | - | - | - | - | - |
| +++++ | Room | [0..1] | 70x | Structured address element: Room. | - | - | - | C | - | - | - | - | - | - |
| +++++ | PstCd | [0..1] | 16x | Structured address element: Postcode. | - | - | - | C | - | - | - | - | - | - |
| +++++ | TwnNm | [0..1] | 35x | Structured address element: Town name – This element is mandatory if structured address elements are used. | - | - | - | C | - | - | - | - | - | - |
| +++++ | TwnLctnNm | [0..1] | 35x | Structured address element: Town location name. | - | - | - | C | - | - | - | - | - | - |
| +++++ | DstrctNm | [0..1] | 35x | Structured address element: District name. | - | - | - | C | - | - | - | - | - | - |
| +++++ | CtrySubDvsn | [0..1] | 35x | Structured address element: Country subdivision. | - | - | - | C | - | - | - | - | - | - |
| +++++ | Ctry | [0..1] | 2 | Must be a valid ISO country code Used to determine destination country if this payment is non-SEPA, or does not have a BIC and has no Ctry tag in CdtrAgt. This element is mandatory if structured address elements are used. | - | | - | O | - | - | - | - | - | - |
| +++++ | AdrLine | [0..3] | 35x | The first 3 instances of this tag are the beneficiary unstructured address details (or continuation of the beneficiary name, if required). AdrLine must not be used if any of the Structured address elements above are used. | x | O | x | C | x | x | x | x | x | x |
| ++++ | Id | [0..1] | Tag | Beneficiary identifier for Standard domestic bulk list payments is specified in this tag. LEI can also be specified for Financial Institution SEPA International Payments. | - | C | - | C | - | - | - | - | C | - |
| +++++ | OrgId | [1..1]c | Tag | | - | C | - | C | - | - | - | - | C | - |
| +++++ | AnyBIC | [0..1] | 16x | | - | - | - | - | - | - | - | - | - | - |
| +++++ | LEI | [0..1] | LEI | Beneficiary LEI (Legal Entity Identification) is specified here. Financial Institution SEPA Payments only. | - | - | - | C | - | - | - | - | - | - |
| +++++ | Othr | [0..1] | Tag | | x | x | x | x | x | x | x | x | C | x |

| Level | XML Tag | Occur | Content | Description | Payment | | | | Template payment | | | | Bulk pay. | |
|---------|-----------|---------|---------|--|---------|-----|-----|------|------------------|-----|-----|------|-----------|--------|
| | | | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | List | Ad hoc |
| +++++++ | Id | [1..1] | 35x | Beneficiary identifier. It should only be used for Standard domestic bulk list payments. | x | x | x | x | x | x | x | x | C | x |
| +++++++ | SchmeNm | [0..1] | Tag | See Appendix A within PartyIdentification135 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |
| +++++++ | Issr | [0..1] | 35x | | - | - | - | - | - | - | - | - | - | - |
| +++++ | PrvtId | [1..1]c | Tag | See Appendix A within PartyIdentification135 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |
| ++++ | CtryOfRes | [0..1] | 2 | | - | - | - | - | - | - | - | - | - | - |
| ++++ | CtctDtIs | [0..1] | Tag | See Appendix A within PartyIdentification135 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |
| +++ | CdtrAcct | [0..1] | Tag | Should not be present for payments from templates. For international payments, should not be present if the Codeword CHQB is used. | M | M | M | C | - | - | - | - | M | M |
| ++++ | Id | [0..1] | Tag | | M | M | M | C | x | x | x | x | M | M |
| +++++ | IBAN | [1..1]c | 34x | Beneficiary account number. You can place the account number either here, or in the Othr-Id tag below. | C | C | C | C | x | x | x | x | C | C |
| +++++ | Othr | [1..1]c | Tag | | C | C | C | C | x | x | x | x | C | C |
| +++++++ | Id | [1..1] | 34x | Beneficiary account number. You can place the account number either here, or in the IBAN tag above. | C | C | C | C | x | x | x | x | C | C |
| +++++++ | SchmeNm | [0..1] | Tag | See Appendix A within CashAccount38 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |
| +++++++ | Issr | [0..1] | 35x | | - | - | - | - | - | - | - | - | - | - |
| ++++ | Tp | [0..1] | Tag | See Appendix A within CashAccount38 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |
| ++++ | Ccy | [0..1] | 3 | International payments – this is the currency the payment is to be sent in. The currency code must be a recognised ISO currency code for a currency that Bankline can support. If this tag is not present, then the currency attribute in InstdAmt will be used. | x | x | x | O | x | x | x | O | x | x |

| Level | XML Tag | Occur | Content | Description | Payment | | | | Template payment | | | | Bulk pay. | |
|-------|-----------------|---------|---------|--|---------|-----|-----|------|------------------|-----|-----|------|-----------|--------|
| | | | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | List | Ad hoc |
| ++++ | Nm | [0..1] | 70x | | - | - | - | - | - | - | - | - | - | - |
| ++++ | Prxy | [0..1] | Tag | See Appendix A within CashAccount38 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |
| +++ | UltmtCdtr | [0..1] | Tag | See Appendix A PartyIdentification135 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |
| +++ | InstrForCdtrAgt | [0..1] | Tag | | - | - | - | O | - | - | - | O | - | - |
| ++++ | Cd | [0..1] | Code | Must be one of: CHQB, HOLD, PHOB, TELB | - | - | - | - | - | - | - | - | - | - |
| ++++ | InstrInf | [0..1] | Code | Specify routing method for international payments only. The only valid value is C | x | x | x | O | x | x | x | O | x | x |
| +++ | InstrForDbtrAgt | [0..1] | Code | Identify RTGS required for international payments only. Valid values are Y or N. Do not use this unless you have a specific RTGS agreement set up with us. | x | x | x | O | x | x | x | O | x | x |
| +++ | Purp | [0..1] | Tag | Not allowed | x | x | x | x | x | x | x | x | x | x |
| +++ | RgltryRptg | [0..10] | Tag | Up to 10 instances of this tag may be present to identify SWIFT Codewords for International or Urgent domestic payments only. This should not be used unless you are registered to use Codewords on Bankline. See Appendix E for details on usage rules for Codewords. | - | O | - | O | - | O | - | O | - | - |
| ++++ | DbtCdtRptgInd | [0..1] | Code | Must be one of: CRED, DEBT, BOTH | - | - | - | - | - | - | - | - | - | - |
| ++++ | Authrty | [0..1] | Tag | | - | - | - | - | - | - | - | - | - | - |
| +++++ | Nm | [0..1] | 140x | | - | - | - | - | - | - | - | - | - | - |
| +++++ | Ctry | [0..1] | 2 | | - | - | - | - | - | - | - | - | - | - |
| ++++ | Dtls | [0..1] | Tag | An individual Codeword is detailed within this tag. | - | O | - | O | - | O | - | O | - | - |
| +++++ | Tp | [0..1] | 35x | | - | - | - | - | - | - | - | - | - | - |
| +++++ | Dt | [0..1] | Dt | | - | - | - | - | - | - | - | - | - | - |
| +++++ | Ctry | [0..1] | 2 | | - | - | - | - | - | - | - | - | - | - |
| +++++ | Cd | [0..1] | Code | Specify the Codeword here. | x | O | x | O | x | O | x | O | x | x |
| +++++ | Amt | [0..1] | n | | - | - | - | - | - | - | - | - | - | - |

| Level | XML Tag | Occur | Content | Description | Payment | | | | Template payment | | | | Bulk pay. | |
|-------|-------------|--------|---------|--|---------|-----|-----|------|------------------|-----|-----|------|-----------|--------|
| | | | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | List | Ad hoc |
| +++++ | Inf | [0..1] | 29x | Specify any required Codeword text here if a Codeword has been specified in Cd tag. | x | C | x | C | x | C | x | C | x | x |
| +++ | Tax | [0..1] | Tag | See Appendix A TaxInformation8 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |
| +++ | RltdRmtInf | [0..1] | Tag | Details of Remittance advice can be entered in this tag for Standard domestic and bulk payment types only, excepting bulk IAT. | O | - | - | - | O | - | - | - | C | O |
| ++++ | RmtId | [0..1] | Code | If remittance advice is required, this must be indicated here. The only valid value is C If the payment is a bulk list or ad hoc bulk, and you wish to include remittance advice, then the first transaction must have this. An IAT bulk list payment must not have this populated. It will be ignored for Urgent domestic, IAT and International payment types. | O | - | - | - | O | - | - | - | C | O |
| ++++ | RmtLctnDtIs | [0..1] | Tag | Further remittance advice details are contained within this tag. | C | - | - | - | C | - | - | - | C | C |
| +++++ | Mtd | [0..1] | Code | Must be one of: FAXI, EDIC, URID, EMAL, POST, SMSM | - | - | - | - | - | - | - | - | - | - |
| +++++ | ElctrncAdr | [0..1] | 50x | Remittance advice beneficiary email address. The ampersat @ symbol is allowed for the email address. An IAT bulk list payment must not have this populated. It will be ignored for Urgent domestic, IAT and International payment types. | C | - | - | - | C | - | - | - | C | C |
| +++++ | PstlAdr | [0..1] | Tag | | C | - | - | - | C | - | - | - | C | C |
| +++++ | Nm | [0..1] | 10x-20x | Remittance advice beneficiary fax number. An IAT bulk list payment must not have this populated. It will be ignored for Urgent domestic, IAT and International payment types. | C | - | - | - | C | - | - | - | C | C |
| +++++ | Adr | [0..1] | Tag | Remittance advice beneficiary address details are specified within this tag. | C | - | - | - | C | - | - | - | C | C |
| +++++ | AdrTp | [0..1] | Tag | See Appendix A within PartyIdentification135 table for details of this tag. | - | - | - | - | - | - | - | - | - | - |

| Level | XML Tag | Occur | Content | Description | Payment | | | | Template payment | | | | Bulk pay. | | |
|---------|-------------|---------|---------|---|---------|-----|-----|------|------------------|-----|-----|------|-----------|--------|---|
| | | | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | List | Ad hoc | |
| +++++++ | Dept | [0..1] | 70x | | - | - | - | - | - | - | - | - | - | - | - |
| +++++++ | SubDept | [0..1] | 70x | | - | - | - | - | - | - | - | - | - | - | - |
| +++++++ | StrtNm | [0..1] | 70x | | - | - | - | - | - | - | - | - | - | - | - |
| +++++++ | BldgNb | [0..1] | 16x | | - | - | - | - | - | - | - | - | - | - | - |
| +++++++ | BldgNm | [0..1] | 35x | | - | - | - | - | - | - | - | - | - | - | - |
| +++++++ | Flr | [0..1] | 70x | | - | - | - | - | - | - | - | - | - | - | - |
| +++++++ | PstBx | [0..1] | 16x | | - | - | - | - | - | - | - | - | - | - | - |
| +++++++ | Room | [0..1] | 70x | | - | - | - | - | - | - | - | - | - | - | - |
| +++++++ | PstCd | [0..1] | 16x | | - | - | - | - | - | - | - | - | - | - | - |
| +++++++ | TwNnm | [0..1] | 35x | | - | - | - | - | - | - | - | - | - | - | - |
| +++++++ | TwNlctnNm | [0..1] | 35x | | - | - | - | - | - | - | - | - | - | - | - |
| +++++++ | DstrctNm | [0..1] | 35x | | - | - | - | - | - | - | - | - | - | - | - |
| +++++++ | CtrySubDvsn | [0..1] | 35x | | - | - | - | - | - | - | - | - | - | - | - |
| +++++++ | Ctry | [0..1] | 2 | | - | - | - | - | - | - | - | - | - | - | - |
| +++++++ | AdrLine | [0..3] | 35x | <p>The first 3 instances of this tag are the Remittance advice beneficiary address details.</p> <p>An IAT bulk list payment must not have this populated. It will be ignored for Urgent domestic, IAT and International payment types.</p> | C | - | - | - | C | - | - | - | C | C | |
| +++ | RmtInf | [0..1] | Tag | <p>Payment types that use Information for the beneficiary or Credit account narrative can specify this within this tag.</p> | x | O | O | O | x | O | O | O | x | x | |
| ++++ | Ustrd | [1..1]c | 140x | <p>Information for the beneficiary.</p> <p>Please ensure you add Information for the beneficiary (e.g., invoice number, customer number) in order to comply with industry best practice. Failure to do so may make it difficult for the beneficiary to identify who is sending the payment.</p> <p>The data here is mapped into the 4 lines on the screen in Bankline.</p> <p>It is limited to 16 characters for the IAT payment type (credit account narrative).</p> | x | O | C | O | x | O | C | O | x | x | |

| Level | XML Tag | Occur | Content | Description | Payment | | | | Template payment | | | | Bulk pay. | |
|---------|-------------|---------|---------|---|---------|-----|-----|------|------------------|-----|-----|------|-----------|--------|
| | | | | | Std | Urg | IAT | Intl | Std | Urg | IAT | Intl | List | Ad hoc |
| ++++ | Strd | [1..1]c | | Use structured remittance only for SEPA international payments. | x | x | x | C | x | x | x | C | x | x |
| +++++ | RfrdDocInf | [0..n] | Tag | Not allowed. | x | x | x | x | x | x | x | x | x | x |
| +++++ | RfrdDocAmt | [0..1] | Tag | Not allowed. | x | x | x | x | x | x | x | x | x | x |
| +++++ | CdtrRefInf | [0..1] | Tag | | x | x | x | C | x | x | x | C | x | x |
| ++++++ | Tp | [0..1] | Tag | Type of creditor reference. Mandatory for SEPA payments. | x | x | x | C | x | x | x | C | x | x |
| +++++++ | CdOrPrtry | [1..1] | Tag | For SEPA payments, the Cd sub-tag must be used. | x | x | x | M | x | x | x | M | x | x |
| +++++++ | Cd | [1..1]c | Code | Code for the creditor reference type. Only used for SEPA payments and the code SCOR must be used. | x | x | x | M | x | x | x | M | x | x |
| +++++++ | Prtry | [1..1]c | 35x | Not allowed. | x | x | x | x | x | x | x | x | x | x |
| +++++++ | Issr | [0..1] | 11x | Creditor Reference issuer. | x | x | x | C | x | x | x | C | x | x |
| +++++ | Ref | [0..1] | 35x | Creditor Reference information for the beneficiary. | x | x | x | C | x | x | x | C | x | x |
| +++++ | Invcr | [0..1] | Tag | Not allowed. | x | x | x | x | x | x | x | x | x | x |
| +++++ | Invcee | [0..1] | Tag | Not allowed. | x | x | x | x | x | x | x | x | x | x |
| +++++ | TaxRmt | [0..1] | Tag | Not allowed. | x | x | x | x | x | x | x | x | x | x |
| +++++ | GrnshmtRmt | [0..1] | Tag | Not allowed. | x | x | x | x | x | x | x | x | x | x |
| +++++ | AddtlRmtInf | [0..1] | 140x | Not allowed. | x | x | x | x | x | x | x | x | x | x |
| +++ | SplmtryData | [0..n] | Tag | Not used. | - | - | - | - | - | - | - | - | - | - |

Appendix A – Tag details tables

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

| PartyIdentification135 | | | | |
|-------------------------------|-----------------|--------------|----------------|---|
| Level | XML Tag | Occur | Content | Description |
| + | Nm | [0..1] | 35x | |
| + | PstlAdr | [0..1] | Tag | See PostalAddress24 table for details of this tag. |
| + | Id | [0..1] | Tag | |
| ++ | OrgId | [1..1]c | Tag | Either OrgId or PrvtId must be present, but not both. |
| +++ | AnyBIC | [0..1] | 16x | |
| +++ | LEI | [0..1] | LEI | LEI (Legal Entity Identification) must match a specific pattern: They must be exactly 20 characters long, consisting of eighteen uppercase letters or numbers, followed by two numbers. Only for use for Financial Institution SEPA International payments. For example, the LEI for NatWest is RR3QWICWWIPCS8A4S074 |
| +++ | Othr | [0..1] | Tag | |
| ++++ | Id | [1..1] | 35x | |
| ++++ | SchmeNm | [0..1] | Tag | |
| +++++ | Cd | [1..1]c | 4x | Either Cd or Prtry must be present, but not both. |
| +++++ | Prtry | [1..1]c | 35x | Either Cd or Prtry must be present, but not both. |
| ++++ | Issr | [0..1] | 35x | |
| ++ | PrvtId | [1..1]c | Tag | Either OrgId or PrvtId must be present, but not both. |
| +++ | DtAndPlcOfBirth | [0..1] | Tag | |
| ++++ | BirthDt | [1..1] | Dt | |
| ++++ | PrvcOfBirth | [0..1] | 35x | |
| ++++ | CityOfBirth | [1..1] | 35x | |
| ++++ | CtryOfBirth | [1..1] | 2 | |
| +++ | Othr | [0..1] | Tag | |
| ++++ | Id | [1..1] | 35x | |
| ++++ | SchmeNm | [0..1] | Tag | |
| +++++ | Cd | [1..1]c | 4x | Either Cd or Prtry must be present, but not both. |
| +++++ | Prtry | [1..1]c | 35x | Either Cd or Prtry must be present, but not both. |

| | | | | |
|------|-----------|--------|-------|--|
| ++++ | Issr | [0..1] | 35x | |
| + | CtryOfRes | [0..1] | 2 | |
| + | CtctDtIs | [0..1] | Tag | |
| ++ | NmPrfx | [0..1] | Code | Must be one of: DOCT, MIST, MISS, MADM, MIKS |
| ++ | Nm | [0..1] | 140x | |
| ++ | PhneNb | [0..1] | 33x | Numbers and special characters only |
| ++ | MobNb | [0..1] | 33x | Numbers and special characters only |
| ++ | FaxNb | [0..1] | 33x | Numbers and special characters only |
| ++ | EmailAdr | [0..1] | 2048x | |
| ++ | EmailPurp | [0..1] | 35x | |
| ++ | JobTitl | [0..1] | 35x | |
| ++ | Rspnsbty | [0..1] | 35x | |
| ++ | Dept | [0..1] | 70x | |
| ++ | Othr | [0..n] | Tag | |
| +++ | ChanITp | [1..1] | 4x | |
| +++ | Id | [0..1] | 128x | |
| ++ | PrefrdMtd | [0..1] | Code | Must be one of: LETT, MAIL, PHON, FAXX, CELL |

| PostalAddress24 | | | | |
|-----------------|-------------|---------|---------|---|
| Level | XML Tag | Occur | Content | Description |
| + | AdrTp | [0..1] | Tag | |
| ++ | Cd | [1..1]c | Code | Must be one of ADDR, PBOX, HOME, BIZZ, MLTO, DLVY |
| ++ | Prtry | [1..1]c | Tag | |
| +++ | Id | [1..1] | 4 | |
| +++ | Issr | [1..1] | 35x | |
| +++ | SchmeNm | [0..1] | 35x | |
| + | Dept | [0..1] | 70x | |
| + | SubDept | [0..1] | 70x | |
| + | StrtNm | [0..1] | 70x | |
| + | BldgNb | [0..1] | 16x | |
| + | BldgNm | [0..1] | 35x | |
| + | Flr | [0..1] | 70x | |
| + | PstBx | [0..1] | 16x | |
| + | Room | [0..1] | 70x | |
| + | PstCd | [0..1] | 16x | |
| + | TwNnm | [0..1] | 35x | |
| + | TwNLctnNm | [0..1] | 35x | |
| + | DstrctNm | [0..1] | 35x | |
| + | CtrySubDvsn | [0..1] | 35x | |
| + | Ctry | [0..1] | 2 | |
| + | AdrLine | [0..3] | 35x | |

| CashAccount38 | | | | |
|----------------------|----------------|--------------|----------------|--|
| Level | XML Tag | Occur | Content | Description |
| + | Id | [0..1] | Tag | |
| ++ | IBAN | [1..1]c | 34x | Either IBAN or Othr must be present, but not both. |
| ++ | Othr | [1..1]c | Tag | Either IBAN or Othr must be present, but not both. |
| +++ | Id | [1..1] | 34x | |
| +++ | SchmeNm | [0..1] | Tag | |
| ++++ | Cd | [1..1]c | 4x | Either Cd or Prtry must be present, but not both. |
| ++++ | Prtry | [1..1]c | 35x | Either Cd or Prtry must be present, but not both. |
| +++ | Issr | [0..1] | 35x | |
| + | Tp | [0..1] | Tag | |
| ++ | Cd | [1..1]c | Code | Either Cd or Prtry must be present, but not both. |
| ++ | Prtry | [1..1]c | 35x | Either Cd or Prtry must be present, but not both. |
| + | Ccy | [0..1] | 3 | Must be valid Bankline currency code. |
| + | Nm | [0..1] | 70x | |
| + | Prxy | [0..1] | Tag | |
| ++ | Tp | [0..1] | Tag | |
| +++ | Cd | [1..1]c | 4x | |
| +++ | Prtry | [1..1]c | 35x | |
| ++ | Id | [1..1] | 320x | |

| BranchAndFinancialInstitutionIdentification6 | | | | |
|---|----------------|--------------|----------------|--|
| Level | XML Tag | Occur | Content | Description |
| + | FinInstnId | [0..1] | Tag | |
| ++ | BICFI | [1..1] | Code | Must match BIC pattern. |
| ++ | ClrSysMmbld | [0..1] | Tag | |
| +++ | ClrSysId | [0..1] | Tag | |
| ++++ | Cd | [1..1]c | 5x | Either Cd or Prtry must be present, but not both. |
| ++++ | Prtry | [1..1]c | 35x | Either Cd or Prtry must be present, but not both. |
| +++ | Mmbld | [1..1] | 35x | |
| ++ | LEI | [0..0] | N/A | Not allowed |
| ++ | Nm | [0..1] | 140x | |
| ++ | PstlAdr | [0..1] | Tag | See PostalAddress24 table for details of this tag. |
| ++ | Othr | [0..1] | Tag | |
| +++ | Id | [1..1] | 35x | Typically set to NOTPROVIDED where BIC/BrnchId is not present. |
| +++ | SchmeNm | [0..1] | Tag | |
| ++++ | Cd | [1..1]c | 4x | Either Cd or Prtry must be present, but not both. |
| ++++ | Prtry | [1..1]c | 35x | Either Cd or Prtry must be present, but not both. |
| +++ | Issr | [0..1] | 35x | |
| + | BrnchId | [0..1] | Tag | |
| ++ | Id | [0..1] | 35x | |
| ++ | LEI | [0..0] | N/A | Not allowed |
| ++ | Nm | [0..1] | 140x | |
| ++ | PstlAdr | [0..1] | Tag | See PostalAddress24 table for details of this tag. |

| TaxInformation8 | | | | |
|-----------------|-----------------|--------|---------|--|
| Level | XML Tag | Occur | Content | Description |
| + | Cdtr | [0..1] | Tag | |
| ++ | TaxId | [0..1] | 35x | |
| ++ | RegnId | [0..1] | 35x | |
| ++ | TaxTp | [0..1] | 35x | |
| + | Dbtr | [0..1] | Tag | |
| ++ | TaxId | [0..1] | 35x | |
| ++ | RegnId | [0..1] | 35x | |
| ++ | TaxTp | [0..1] | 35x | |
| ++ | Authstn | [0..1] | Tag | |
| +++ | Titl | [0..1] | 35x | |
| +++ | Nm | [0..1] | 140x | |
| + | AdmstnZn | [0..1] | 35x | |
| + | RefNb | [0..1] | 140x | |
| + | Mtd | [0..1] | 35x | |
| + | TtlTaxblBaseAmt | [0..1] | n | Includes currency attribute |
| + | TtlTaxAmt | [0..1] | n | Includes currency attribute |
| + | Dt | [0..1] | Dt | |
| + | SeqNb | [0..1] | n | |
| + | Rcrd | [0..n] | Tag | |
| ++ | Tp | [0..1] | 35x | |
| ++ | Ctgy | [0..1] | 35x | |
| ++ | CtgyDtIs | [0..1] | 35x | |
| ++ | DbtrSts | [0..1] | 35x | |
| ++ | CertId | [0..1] | 35x | |
| ++ | FrmsCd | [0..1] | 35x | |
| ++ | Prd | [0..1] | Tag | |
| +++ | Yr | [0..1] | Dt | |
| +++ | Tp | [0..1] | Code | Must be one of: MM01, MM02, MM03, MM04, MM05, MM06, MM07, MM08, MM09, MM10, MM11, MM12, QTR1, QTR2, QTR3, QTR4, HLF1, HLF2 |
| +++ | FrToDt | [0..1] | Tag | |

| | | | | |
|-------|--------------|--------|------|--|
| ++++ | FrDt | [1..1] | Dt | |
| ++++ | ToDt | [1..1] | Dt | |
| ++ | TaxAmt | [0..1] | Tag | |
| +++ | Rate | [0..1] | n | |
| +++ | TaxblBaseAmt | [0..1] | n | Includes currency attribute |
| +++ | TtlAmt | [0..1] | n | Includes currency attribute |
| +++ | Dtls | [0..n] | Tag | |
| ++++ | Prd | [0..1] | Tag | |
| +++++ | Yr | [0..1] | Dt | |
| +++++ | Tp | [0..1] | Code | Must be one of: MM01, MM02, MM03, MM04, MM05, MM06, MM07, MM08, MM09, MM10, MM11, MM12, QTR1, QTR2, QTR3, QTR4, HLF1, HLF2 |
| +++++ | FrToDt | [0..1] | Tag | |
| +++++ | FrDt | [1..1] | Dt | |
| +++++ | ToDt | [1..1] | Dt | |
| ++++ | Amt | [0..1] | n | Includes currency attribute |
| ++ | AddtlInf | [0..1] | 140x | |

Appendix B – Example files

Data in red and bold is used within Bankline.

1. International SEPA payment using unstructured address and remittance information

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

| Ref. | XML | Description |
|------|---|---|
| 01 | <?xml version="1.0" encoding="UTF-8"?> | File container |
| 02 | <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"> | File container |
| 03 | <CstmrCdtTrfInnitn> | File container |
| 04 | <GrpHdr> | Header container |
| 05 | <Msgld> UNIQUEID-20231022v1 </Msgld> | Unique file ID – this shows on file import screen |
| 06 | <CreDtTm>2023-04-08T08:25:59</CreDtTm> | File creation date and time |
| 07 | <NbOfTxs>1</NbOfTxs> | Number of transactions in the file |
| 08 | <InitgPty><Nm>NOT USED</Nm></InitgPty> | |
| 09 | </GrpHdr> | End of header |
| 10 | <PmtInf> | Batch container |
| 11 | <PmtInflId> YOUR REF </PmtInflId> | This is "Your reference" in the Bankline payment |
| 12 | <PmtMtd>TRF</PmtMtd> | |
| 13 | <PmtTplnf> | |
| 14 | <InstrPrty> NORM </InstrPrty> | The payment has Standard priority |
| 15 | <CtgyPurp><Cd> 04 </Cd></CtgyPurp> | 04 is an International payment |
| 16 | </PmtTplnf> | |
| 17 | <ReqdExctnDt><Dt> 2023-10-28 </Dt></ReqdExctnDt> | Date payment to arrive |
| 18 | <Dbtr><Nm>NOT USED</Nm></Dbtr> | |
| 19 | <DbtrAcct><Id><IBAN> GB99RBOS12345612345678 </IBAN></Id></DbtrAcct> | Debit IBAN |
| 20 | <DbtrAgt><FinInstnId><BICFI>RBOSGB2L</BICFI></FinInstnId></DbtrAgt> | This is optional |
| 21 | <ChrgBr> SLEV </ChrgBr> | SLEV translates to SHA: Charges are to be shared (optional) |
| 22 | <CdtTrfTxInf> | Transaction container |
| 23 | <PmtId><EndToEndId>NOT USED</EndToEndId></PmtId> | This is optional |
| 24 | <Amt><InstdAmt Ccy= " EUR "> 0.02 </InstdAmt></Amt> | The amount to be debited is EUR 0.02 |
| 25 | <Cdtr> | |
| 26 | <Nm> CREDITOR NAME </Nm> | Beneficiary name |
| 27 | <PstlAdr> | |
| 28 | <Ctry> IE </Ctry> | Beneficiary country (optional for SEPA international payments – will not be used as country will be derived from BIC derived from IBAN) |
| 29 | <AdrLine> ADDRESS LINE 1 </AdrLine> | Beneficiary address line 1 (mandatory for some countries) |
| 30 | <AdrLine> ADDRESS LINE 2 </AdrLine> | Beneficiary address line 2 (mandatory for some countries) |
| 31 | </PstlAdr> | |

| | | |
|----|---|--|
| 32 | </Cdtr> | |
| 33 | <CdtrAcct><Id><IBAN>IE99ULSB98501012345678</IBAN></Id></CdtrAcct> | Beneficiary IBAN – Derived BIC will be used to determine destination country |
| 34 | <RmtInf><Ustrd>INVOICE 123456</Ustrd></RmtInf> | Information for the beneficiary (optional) |
| 35 | </CdtTrfTxInf> | End of transaction |
| 36 | </PmtInf> | End of batch |
| 37 | </CstmrCdtTrfInittn></Document> | End of file |

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

| Ref. | XML | Description |
|------|---|--|
| 01 | <?xml version="1.0" encoding="UTF-8"?> | File container |
| 02 | <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"> | File container |
| 03 | <CstmrCdtTrfInittn> | File container |
| 04 | <GrpHdr> | Header container |
| 05 | <MsgId>UNIQUEID-20231022v1</MsgId> | Unique file ID – this shows on file import screen |
| 06 | <CreDtTm>2023-04-08T08:25:59</CreDtTm> | File creation date and time |
| 07 | <NbOfTx>1</NbOfTx> | Number of transactions in the file |
| 08 | <InitgPty><Nm>NOT USED</Nm></InitgPty> | |
| 09 | </GrpHdr> | End of header |
| 10 | <PmtInf> | Batch container |
| 11 | <PmtInflid>YOUR REF</PmtInflid> | This is “Your reference” in the Bankline payment |
| 12 | <PmtMtd>TRF</PmtMtd> | |
| 13 | <ReqdExctnDt><Dt>2023-10-28</Dt></ReqdExctnDt> | Date payment to arrive |
| 14 | <Dbtr><Nm>NOT USED</Nm></Dbtr> | |
| 15 | <DbtrAcct><Id><IBAN>GB99RBOS12345612345678</IBAN></Id></DbtrAcct> | Debit IBAN |
| 16 | <DbtrAgt><FinInstnId><BICFI>RBOSGB2L</BICFI></FinInstnId></DbtrAgt> | This is optional |
| 17 | <CdtTrfTxInf> | Transaction container |
| 18 | <PmtId> | |
| 19 | <InstrId>YOUR REF OVER</InstrId> | This overrides the value in the batch PmtInflid tag (optional) |
| 20 | <EndToEndId>NOT USED</EndToEndId> | This is optional |
| 21 | </PmtId> | |
| 22 | <PmtTplnf> | |
| 23 | <InstrPrty>NORM</InstrPrty> | The payment has Standard priority |
| 24 | <CtgyPurp><Cd>04</Cd></CtgyPurp> | 04 is an International payment |
| 25 | </PmtTplnf> | |
| 26 | <Amt><InstdAmt Ccy="EUR">0.02</InstdAmt></Amt> | The amount to be debited is EUR 0.02 |
| 27 | <ChrgBr>SLEV</ChrgBr> | SLEV translates to SHA: Charges are to be shared (optional) |
| 28 | <CdtrAgt><FinInstnId><BICFI>ULSBIE2DXXX</BICFI></FinInstnId></CdtrAgt> | Beneficiary BIC (optional for SEPA payment – see Variant 1. Country code “IE” in the BIC will determine destination country) |

| | | |
|----|--|---|
| 29 | <Cdtr> | |
| 30 | <Nm> CREDITOR NAME </Nm> | Beneficiary name |
| 31 | <PstlAdr> | |
| 32 | <Ctry> IE </Ctry> | Beneficiary country (optional for SEPA payment) |
| 33 | <AdrLine> ADDRESS LINE 1 </AdrLine> | Beneficiary address line 1 (mandatory for some countries) |
| 34 | <AdrLine> ADDRESS LINE 2 </AdrLine> | Beneficiary address line 2 (mandatory for some countries) |
| 35 | </PstlAdr> | |
| 36 | </Cdtr> | |
| 37 | <CdtrAcct><Id><IBAN> IE99ULSB98501012345678 </IBAN></Id></CdtrAcct> | Beneficiary IBAN |
| 38 | <RmtInf><Ustrd> INVOICE 123456 </Ustrd></RmtInf> | Information for the beneficiary (optional) |
| 39 | </CdtTrfTxInf> | End of transaction |
| 40 | </PmtInf> | End of batch |
| 41 | </CstmrCdtTrfInitn></Document> | End of file |

2. International Non-SEPA payment

| Ref. | XML | Description |
|------|---|--|
| 01 | <?xml version="1.0" encoding="UTF-8"?> | File container |
| 02 | <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"> | File container |
| 03 | <CstmrCdtTrfInitn> | File container |
| 04 | <GrpHdr> | Header container |
| 05 | <MsgId> UNIQUEID-20231022v1 </MsgId> | Unique file ID – this shows on file import screen |
| 06 | <CreDtTm>2023-04-08T08:25:59</CreDtTm> | File creation date and time |
| 07 | <NbOfTx>1</NbOfTx> | Number of transactions in the file |
| 08 | <InitgPty><Nm>NOT USED</Nm></InitgPty> | |
| 09 | </GrpHdr> | End of header |
| 10 | <PmtInf> | Batch container |
| 11 | <PmtInflId> YOUR REF </PmtInflId> | This is "Your reference" in the Bankline payment |
| 12 | <PmtMtd>TRF</PmtMtd> | |
| 13 | <ReqdExctnDt><Dt> 2023-10-28 </Dt></ReqdExctnDt> | Date payment to arrive |
| 14 | <Dbtr><Nm>NOT USED</Nm></Dbtr> | |
| 15 | <DbtrAcct><Id><IBAN> GB99RBOS12345612345678 </IBAN></Id></DbtrAcct> | Debit IBAN |
| 16 | <DbtrAgt><FinInstnId><BICFI>RBOSGB2L</BICFI></FinInstnId></DbtrAgt> | This is optional |
| 17 | <ChrgBr> SLEV </ChrgBr> | SLEV translates to SHA: Charges are to be shared (optional) |
| 18 | <CdtTrfTxInf> | Transaction container |
| 19 | <PmtId> | |
| 20 | <InstrId> YOUR REF OVER </InstrId> | This overrides the value in the batch PmtInflId tag (optional) |
| 21 | <EndToEndId>NOT USED</EndToEndId> | This is optional |
| 22 | </PmtId> | |
| 23 | <PmtTpInf> | |
| 24 | <InstrPrty> HIGH </InstrPrty> | The payment has Urgent priority |
| 25 | <CtgyPurp><Cd> 04 </Cd></CtgyPurp> | 04 is an International payment |

| | | |
|----|---|--|
| 26 | </PmtTpInf> | |
| 27 | <Amt><InstdAmt Ccy="USD">0.02</InstdAmt></Amt> | The amount to be debited is USD 0.02 |
| 28 | <CdtrAgt><Brnchld><Id>12345678</Id></Brnchld></CdtrAgt> | NCC of beneficiary bank (assumes bank has no BIC) |
| 29 | <Cdtr> | |
| 30 | <Nm>CREDITOR NAME</Nm> | Beneficiary name |
| 31 | <PstlAdr> | |
| 32 | <Ctry>US</Ctry> | Beneficiary country – this is used as the destination country code for the payment as country was not specified in the CdtrAgt tag and there is no BIC |
| 33 | <AdrLine>ADDRESS LINE 1</AdrLine> | Beneficiary address line 1 (mandatory for some countries) |
| 34 | <AdrLine>ADDRESS LINE 2</AdrLine> | Beneficiary address line 2 (mandatory for some countries) |
| 35 | </PstlAdr> | |
| 36 | </Cdtr> | |
| 37 | <CdtrAcct> | |
| 38 | <Id><Othr><Id>1234567890</Id></Othr></Id> | Beneficiary account number |
| 39 | <Ccy>USD</Ccy> | Currency payment to be sent in (optional) |
| 40 | </CdtrAcct> | |
| 41 | <RmtInf><Ustrd>INVOICE 123456</Ustrd></RmtInf> | Information for the beneficiary (optional) |
| 42 | </CdtTrfTxInf> | End of transaction |
| 43 | </PmtInf> | End of batch |
| 44 | </CstmrCdtTrfInitn></Document> | End of file |

3. International SEPA payment to Template

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

This deviates from standard pain.001.001.09 as fields that are normally mandatory in that specification are not required for a payment to a Bankline template

| Ref. | XML | Description |
|------|---|---|
| 01 | <?xml version="1.0" encoding="UTF-8"?> | File container |
| 02 | <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"> | File container |
| 03 | <CstmrCdtTrfInitn> | File container |
| 04 | <GrpHdr> | Header container |
| 05 | <MsgId>UNIQUEID-20231022v1</MsgId> | Unique file ID – this shows on file import screen |
| 06 | <CreDtTm>2023-04-08T08:25:59</CreDtTm> | File creation date and time |
| 07 | <NbOfTxs>1</NbOfTxs> | Number of transactions in the file |
| 08 | <InitgPty><Nm>NOT USED</Nm></InitgPty> | |
| 09 | </GrpHdr> | End of header |
| 10 | <PmtInf> | Batch container |
| 11 | <PmtInflId>YOUR REF</PmtInflId> | This is "Your reference" in the Bankline payment |
| 12 | <PmtMtd>TRF</PmtMtd> | |
| 13 | <ReqdExctnDt><Dt>2023-10-28</Dt></ReqdExctnDt> | Date payment to arrive |
| 14 | <Dbtr><Nm>NOT USED</Nm></Dbtr> | |
| 15 | <DbtrAcct><Id><IBAN>GB99RBOS12345612345678</IBAN></Id></DbtrAcct> | Debit IBAN |
| 16 | <DbtrAgt><FinInstnId><BICFI>RBOSGB2L</BICFI></FinInstnId></DbtrAgt> | This is optional |
| 17 | <CdtTrfTxInf> | Transaction container |

| | | |
|----|--|---|
| 18 | <PmtId> | |
| 19 | <InstrId> YOUR REF OVER </InstrId> | This overrides the value in the batch PmtInflD tag (optional) |
| 20 | <EndToEndId>NOT USED</EndToEndId> | This is optional |
| 21 | </PmtId> | |
| 22 | <PmtTplnf> | |
| 23 | <LclInstrm><Prtry> TEMPLATE NAME </Prtry></LclInstrm> | This is the template name |
| 24 | <CtgyPurp><Cd> 04 </Cd></CtgyPurp> | 04 is an International payment |
| 25 | </PmtTplnf> | |
| 26 | <Amt><InstdAmt Ccy="EUR"> 0.02 </InstdAmt></Amt> | The amount to be debited is EUR 0.02 |
| 27 | <RmtInf><Ustrd> INVOICE 123456 </Ustrd></RmtInf> | Information for the beneficiary (optional) |
| 28 | </CdtTrfTxInf> | End of transaction |
| 29 | </PmtInf> | End of batch |
| 30 | </CstmrCdtTrfInItN></Document> | End of file |

4. Ad hoc bulk payment with two beneficiaries

| Ref. | XML | Description |
|------|---|---|
| 01 | <?xml version="1.0" encoding="UTF-8"?> | File container |
| 02 | <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"> | File container |
| 03 | <CstmrCdtTrfInItN> | File container |
| 04 | <GrpHdr> | Header container |
| 05 | <MsgId> UNIQUEID-20231022v1 </MsgId> | Unique file ID – this shows on file import screen |
| 06 | <CreDtTm>2023-04-08T08:25:59</CreDtTm> | File creation date and time |
| 07 | <Authstn><Prtry> Y </Prtry></Authstn> | Indicates this is a confidential ad hoc bulk payment (optional) |
| 08 | <NbOfTx>2</NbOfTx> | Number of transactions in the file |
| 09 | <InitgPty><Nm>NOT USED</Nm></InitgPty> | |
| 10 | </GrpHdr> | End of header |
| 11 | <PmtInf> | Batch container |
| 12 | <PmtInflD> YOUR REF </PmtInflD> | This is "Your reference" in the Bankline payment |
| 13 | <PmtMtd>TRF</PmtMtd> | |
| 14 | <PmtTplnf> | |
| 15 | <CtgyPurp><Cd> 08 </Cd></CtgyPurp> | 08 is an ad hoc bulk payment |
| 16 | </PmtTplnf> | |
| 17 | <ReqdExctnDt><Dt> 2023-10-28 </Dt></ReqdExctnDt> | Date payment to arrive |
| 18 | <Dbtr><Nm>NOT USED</Nm></Dbtr> | |
| 19 | <DbtrAcct><Id><Othr><Id> 12345612345678 </Id></Othr></DbtrAcct> | Debit BBAN. This payment type requires BBAN |
| 20 | <DbtrAgt><FinInstnId><BICFI>RBOSGB2L</BICFI></FinInstnId></DbtrAgt> | Optional |

| | | |
|----|---|--|
| 21 | <CdtTrfTxInf> | Transaction container for transaction 1 |
| 22 | <PmtId><EndToEndId> INVOICE 123456 </EndToEndId></PmtId> | Beneficiary reference (optional) |
| 23 | <Amt><InstdAmt Ccy="GBP"> 0.01 </InstdAmt></Amt> | The amount to be sent is GBP 0.01 |
| 24 | <CdtrAgt><BrnchId><Id> 980010 </Id></BrnchId></CdtrAgt> | Beneficiary branch sort code |
| 25 | <Cdtr><Nm> CREDITOR NAME 2 </Nm></Cdtr> | Beneficiary name |
| 26 | <CdtrAcct><Id><Othr><Id> 11111111 </Id></Othr></Id></CdtrAcct> | Beneficiary account number |
| 27 | </CdtTrfTxInf> | End of transaction 1 |
| 28 | <CdtTrfTxInf> | Transaction container for transaction 2 |
| 29 | <PmtId><EndToEndId> INVOICE ABC123 </EndToEndId></PmtId> | Beneficiary reference (optional) |
| 30 | <Amt><InstdAmt Ccy="GBP"> 0.02 </InstdAmt></Amt> | The amount to be sent is GBP 0.02 |
| 31 | <CdtrAgt><BrnchId><Id> 980020 </Id></BrnchId></CdtrAgt> | Beneficiary branch sort code |
| 32 | <Cdtr><Nm> CREDITOR NAME 2 </Nm></Cdtr> | Beneficiary name |
| 33 | <CdtrAcct><Id><Othr><Id> 22222222 </Id></Othr></Id></CdtrAcct> | Beneficiary account number |
| 34 | </CdtTrfTxInf> | End of transaction 2 |
| 35 | </PmtInf> | End of batch |
| 36 | </CstmrCdtTrfInitn></Document> | End of file |

5. Bulk payment with two beneficiaries to Bulk List

| Ref. | XML | Description |
|------|--|---|
| 01 | <?xml version="1.0" encoding="UTF-8"?> | File container |
| 02 | <Document xmlns="urn:iso:std:iso:2002:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"> | File container |
| 03 | <CstmrCdtTrfInitn> | File container |
| 04 | <GrpHdr> | Header container |
| 05 | <MsgId> UNIQUEID-20231022v1 </MsgId> | Unique file ID – this shows on file import screen |
| 06 | <CreDtTm>2023-04-08T08:25:59</CreDtTm> | File creation date and time |
| 07 | <NbOfTxs>2</NbOfTxs> | Number of transactions in the file |
| 08 | <InitgPty><Nm>NOT USED</Nm></InitgPty> | |
| 09 | </GrpHdr> | End of header |
| 10 | <PmtInf> | Batch container |
| 11 | <PmtInflId> YOUR REF </PmtInflId> | This is "Your reference" in the Bankline payment |
| 12 | <PmtMtd>TRF</PmtMtd> | |
| 13 | <PmtTplInf> | |
| 14 | <LclInstrm><Prtry> BLIST-001 </Prtry></LclInstrm> | This contains the name of the Bulk List on Bankline |
| 15 | <CtgyPurp><Cd> 06 </Cd></CtgyPurp> | 06 is a Bulk List payment |
| 16 | </PmtTplInf> | |
| 17 | <ReqdExctnDt><Dt> 2023-10-28 </Dt></ReqdExctnDt> | Date payment to arrive |
| 18 | <Dbtr><Nm>NOT USED</Nm></Dbtr> | |

| | | |
|----|---|---|
| 19 | <DbtrAcct><Id><Othr><Id> 12345612345678 </Id></Othr></Id></DbtrAcct> | Debit BBAN. This payment type requires BBAN |
| 20 | <DbtrAgt><FinInstnId><BICFI>RBOSGB2L</BICFI></FinInstnId></DbtrAgt> | Optional |
| 21 | <CdtTrfTxInf> | Transaction container for transaction 1 |
| 22 | <PmtId><EndToEndId> INVOICE123456 </EndToEndId></PmtId> | Beneficiary reference (optional) |
| 23 | <Amt><InstdAmt Ccy="GBP"> 0.01 </InstdAmt></Amt> | The amount to be sent is GBP 0.01 |
| 24 | <CdrAgt><BrnchId><Id> 980010 </Id></BrnchId></CdrAgt> | Beneficiary branch sort code |
| 25 | <Cdr> | |
| 26 | <Nm> CREDITOR NAME 1 </Nm> | Beneficiary name |
| 27 | <Id><OrgId><Othr><Id> CID1 </Id></Othr></OrgId></Id> | Beneficiary identifier in the Bulk List |
| 28 | </Cdr> | |
| 29 | <CdrAcct><Id><Othr><Id> 11111111 </Id></Othr></Id></CdrAcct> | Beneficiary account number |
| 30 | </CdtTrfTxInf> | End of transaction 1 |
| 31 | <CdtTrfTxInf> | Transaction container for transaction 2 |
| 32 | <PmtId><EndToEndId> INVOICEABC123 </EndToEndId></PmtId> | Beneficiary reference (optional) |
| 33 | <Amt><InstdAmt Ccy="GBP"> 0.02 </InstdAmt></Amt> | The amount to be sent is GBP 0.02 |
| 34 | <CdrAgt><BrnchId><Id> 980020 </Id></BrnchId></CdrAgt> | Beneficiary branch sort code |
| 35 | <Cdr> | |
| 36 | <Nm> CREDITOR NAME 2 </Nm> | Beneficiary name |
| 37 | <Id><OrgId><Othr><Id> CID2 </Id></Othr></OrgId></Id> | Beneficiary identifier in the Bulk List |
| 38 | </Cdr> | |
| 39 | <CdrAcct><Id><Othr><Id> 22222222 </Id></Othr></Id></CdrAcct> | Beneficiary account number |
| 40 | </CdtTrfTxInf> | End of transaction 2 |
| 41 | </PmtInf> | End of batch |
| 42 | </CstmrCdtTrfInittn></Document> | End of file |

6. Standard Domestic payment

| Ref. | XML | Description |
|------|---|---|
| 01 | <?xml version="1.0" encoding="UTF-8"?> | File container |
| 02 | <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"> | File container |
| 03 | <CstmrCdtTrfInittn> | File container |
| 04 | <GrpHdr> | Header container |
| 05 | <MsgId> UNIQUEID-20231022v1 </MsgId> | Unique file ID – this shows on file import screen |
| 06 | <CreDtTm>2023-04-08T08:25:59</CreDtTm> | File creation date and time |
| 07 | <NbOfTx>1</NbOfTx> | Number of transactions in the file |
| 08 | <InitgPty><Nm>NOT USED</Nm></InitgPty> | |
| 09 | </GrpHdr> | End of header |
| 10 | <PmtInf> | Batch container |

| | | |
|----|---|--|
| 11 | <PmtInflId> YOUR REF </PmtInflId> | This is "Your reference" in the Bankline payment |
| 12 | <PmtMtd>TRF</PmtMtd> | |
| 13 | <ReqdExctnDt><Dt> 2023-10-28 </Dt></ReqdExctnDt> | Date payment to arrive |
| 14 | <Dbtr><Nm>NOT USED</Nm></Dbtr> | |
| 15 | <DbtrAcct><Id><Othr><Id> 12345612345678 </Id></Othr></Id></DbtrAcct> | Debit BBAN. This payment type requires BBAN |
| 16 | <CdtTrfTxInf> | Transaction container |
| 17 | <PmtId> | |
| 18 | <InstrId> YOUR REF OVER </InstrId> | Overrides the value provided in PmtInflId above (optional) |
| 19 | <EndToEndId> INVOICE 123456 </EndToEndId> | Beneficiary Reference (optional) |
| 20 | </PmtId> | |
| 21 | <PmtTplnf><CtgyPurp><Cd> 01 </Cd></CtgyPurp></PmtTplnf> | 01 is a Standard Domestic payment |
| 22 | <Amt><InstdAmt Ccy="GBP"> 0.02 </InstdAmt></Amt> | The amount to be debited is GBP 0.02 |
| 23 | <CdtrAgt><Brnchld><Id> 980010 </Id></Brnchld></CdtrAgt> | Beneficiary Sort code |
| 24 | <Cdtr><Nm> CREDITOR NAME </Nm></Cdtr> | Beneficiary name |
| 25 | <CdtrAcct><Id><Othr><Id> 12345678 </Id></Othr></Id></CdtrAcct> | Beneficiary Account number |
| 26 | </CdtTrfTxInf> | End of transaction |
| 27 | </PmtInfl> | End of batch |
| 28 | </CstmrCdtTrfInitn></Document> | End of file |

7. IAT transfer

This is a payment between two sterling accounts on Bankline. This deviates from standard pain.001.001.09 as fields that are normally mandatory in that specification are not required for an IAT transfer.

| Ref. | XML | Description |
|------|---|---|
| 01 | <?xml version="1.0" encoding="UTF-8"?> | File container |
| 02 | <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"> | File container |
| 03 | <CstmrCdtTrfInitn> | File container |
| 04 | <GrpHdr> | Header container |
| 05 | <MsgId> UNIQUEID-20231022v1 </MsgId> | Unique file ID – this shows on file import screen |
| 06 | <CreDtTm>2023-04-08T08:25:59</CreDtTm> | File creation date and time |
| 07 | <NbOfTx>1</NbOfTx> | Number of transactions in the file |
| 08 | <InitgPty><Nm>NOT USED</Nm></InitgPty> | |
| 09 | </GrpHdr> | End of header |
| 10 | <PmtInfl> | Batch container |
| 11 | <PmtInflId> DR NARRATIVE </PmtInflId> | This the debit account narrative in an IAT transfer |
| 12 | <PmtMtd>TRF</PmtMtd> | |

| | | |
|----|---|---|
| 13 | <ReqdExctnDt><Dt> 2023-10-28 </Dt></ReqdExctnDt> | Date payment to arrive |
| 14 | <Dbtr><Nm>NOT USED</Nm></Dbtr> | |
| 15 | <DbtrAcct><Id><Othr><Id> 12345612345678 </Id></Othr></Id></DbtrAcct> | Debit BBAN. This payment type requires BBAN |
| 16 | <CdtTrfTxInf> | Transaction container |
| 17 | <PmtId> | |
| 18 | <InstrId> DR NARR OVERRIDE </InstrId> | Overrides the value provided in PmtInflId above (optional) |
| 19 | <EndToEndId>NOT USED</EndToEndId> | |
| 20 | </PmtId> | |
| 21 | <PmtTplnf><CtgyPurp><Cd> 03 </Cd></CtgyPurp></PmtTplnf> | 03 is an IAT transfer |
| 22 | <Amt><InstdAmt Ccy="GBP"> 0.02 </InstdAmt></Amt> | The amount to be transferred is GBP 0.02 |
| 23 | <CdtrAgt><BrnchId><Id> 123456 </Id></BrnchId></CdtrAgt> | Credit sort code |
| 24 | <CdtrAcct><Id><Othr><Id> 87654321 </Id></Othr></Id></CdtrAcct> | Credit account number |
| 25 | <RmtInf><Ustrd> CR NARRATIVE </Ustrd></RmtInf> | This the credit account narrative in an IAT transfer (optional) |
| 26 | </CdtTrfTxInf> | End of transaction |
| 27 | </PmtInf> | End of batch |
| 28 | </CstmrCdtTrfInIt></Document> | End of file |

8. Currency IAT transfer

This is a payment between two accounts on Bankline where at least one is a non-sterling currency. This deviates from standard pain.001.001.09 as fields that are normally mandatory in that specification are not required for an IAT transfer.

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

| Ref. | XML | Description |
|------|---|---|
| 01 | <?xml version="1.0" encoding="UTF-8"?> | File container |
| 02 | <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"> | File container |
| 03 | <CstmrCdtTrfInIt> | File container |
| 04 | <GrpHdr> | Header container |
| 05 | <MsgId> UNIQUEID-20231022v1 </MsgId> | Unique file ID – this shows on file import screen |
| 06 | <CreDtTm>2023-04-08T08:25:59</CreDtTm> | File creation date and time |
| 07 | <NbOfTx>1</NbOfTx> | Number of transactions in the file |
| 08 | <InitgPty><Nm>NOT USED</Nm></InitgPty> | |
| 09 | </GrpHdr> | End of header |
| 10 | <PmtInf> | Batch container |
| 11 | <PmtInflId> DR NARRATIVE </PmtInflId> | This the debit account narrative in an IAT transfer |
| 12 | <PmtMtd>TRF</PmtMtd> | |

| | | |
|----|--|---|
| 13 | <ReqdExctnDt><Dt> 2023-10-28 </Dt></ReqdExctnDt> | Date payment to arrive |
| 14 | <Dbtr><Nm>NOT USED</Nm></Dbtr> | |
| 15 | <DbtrAcct><Id><Othr><Id> RBSACCAB-EUR321 </Id></Othr></Id></DbtrAcct> | Debit BBAN. This payment type requires BBAN |
| 16 | <CdtTrfTxInf> | Transaction container |
| 17 | <PmtId> | |
| 18 | <InstrId> DR NAR OVERRIDE </InstrId> | Overrides the value provided in PmtInflId above (optional) |
| 19 | <EndToEndId>NOT USED</EndToEndId> | |
| 20 | </PmtId> | |
| 21 | <PmtTpInf><CtgyPurp><Cd> 03 </Cd></CtgyPurp></PmtTpInf> | 03 is an IAT transfer |
| 22 | <Amt><InstdAmt Ccy="USD"> 0.02 </InstdAmt></Amt> | The amount to be transferred is USD 0.02 |
| 23 | <XchgRateInf> | |
| 24 | <XchgRate> 0.97123 </XchgRate> | The FX deal rate agreed corresponding to the reference below |
| 25 | <CtrctId> 2016102800123 </CtrctId> | The FX deal reference corresponding to the above rate |
| 26 | </XchgRateInf> | |
| 27 | <CdrAgt><BrnchId><Id> 123456 </Id></BrnchId></CdrAgt> | Credit sort code (not required for non-sterling accounts) |
| 28 | <CdrAcct><Id><Othr><Id> 12345678 </Id></Othr></Id></CdrAcct> | Credit account number |
| 29 | <RmtInf><Ustrd> CR NARRATIVE </Ustrd></RmtInf> | This the credit account narrative in an IAT transfer (optional) |
| 30 | </CdtTrfTxInf> | End of transaction |
| 31 | </PmtInf> | End of batch |
| 32 | </CstmrCdtTrfIntrn></Document> | End of file |

9. Urgent domestic (CHAPS) payment

| Ref. | XML | Description |
|------|---|---|
| 01 | <?xml version="1.0" encoding="UTF-8"?> | File container |
| 02 | <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"> | File container |
| 03 | <CstmrCdtTrfIntrn> | File container |
| 04 | <GrpHdr> | Header container |
| 05 | <MsgId> UNIQUEID-20231022v1 </MsgId> | Unique file ID – this shows on file import screen |
| 06 | <CreDtTm>2023-04-08T08:25:59</CreDtTm> | File creation date and time |
| 07 | <NbOfTx>1</NbOfTx> | Number of transactions in the file |
| 08 | <InitgPty><Nm>NOT USED</Nm></InitgPty> | |
| 09 | </GrpHdr> | End of header |
| 10 | <PmtInf> | Batch container |

| | | |
|----|---|--|
| 11 | <PmtInflId> YOUR REF6 </PmtInflId> | This is "Your reference" in the Bankline payment |
| 12 | <PmtMtd>TRF</PmtMtd> | |
| 13 | <ReqdExctnDt><Dt> 2023-10-28 </Dt></ReqdExctnDt> | Date payment to arrive |
| 14 | <Dbtr><Nm>NOT USED</Nm></Dbtr> | |
| 15 | <DbtrAcct><Id><Othr><Id> 12345612345678 </Id></Othr></Id></DbtrAcct> | Debit BBAN. This payment type requires BBAN |
| 16 | <CdtTrfTxInf> | Transaction container |
| 17 | <PmtId> | |
| 18 | <InstrId> YOUR REF OVER </InstrId> | Overrides the value provided in PmtInflId above (optional) |
| 19 | <EndToEndId>NOT USED</EndToEndId> | |
| 20 | </PmtId> | |
| 21 | <PmtTplnf><CtgyPurp><Cd> 02 </Cd></CtgyPurp></PmtTplnf> | 02 is a CHAPS payment |
| 22 | <Amt><InstdAmt Ccy="GBP"> 0.02 </InstdAmt></Amt> | The amount to be debited is GBP 0.02 |
| 23 | <CdtrAgt><Brnchld><Id> 980010 </Id></Brnchld></CdtrAgt> | Beneficiary Sort code |
| 24 | <Cdtr> | |
| 25 | <Nm> CREDITOR NAME </Nm> | Beneficiary name |
| 26 | <PstlAdr> | |
| 27 | <AdrLine> ADDRESS LINE 1 </AdrLine> | Beneficiary address line 1 (optional) |
| 28 | <AdrLine> ADDRESS LINE 2 </AdrLine> | Beneficiary address line 2 (optional) |
| 29 | </PstlAdr> | |
| 30 | </Cdtr> | |
| 31 | <CdtrAcct><Id><Othr><Id> 12345678 </Id></Othr></Id></CdtrAcct> | Beneficiary Account number |
| 32 | <RmtInf><Ustrd> INVOICE 123456 </Ustrd></RmtInf> | Information for the beneficiary (optional) |
| 33 | </CdtTrfTxInf> | End of transaction |
| 34 | </PmtInf> | End of batch |
| 35 | </CstmrCdtTrfInittn></Document> | End of file |

10. SEPA International payment using structured address and remittance information

This example shows a SEPA International payment using structured address for the beneficiary, and structured remittance information.

| Ref. | XML | Description |
|------|---|---|
| 01 | <?xml version="1.0" encoding="UTF-8"?> | File container |
| 02 | <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"> | File container |
| 03 | <CstmrCdtTrfInittn> | File container |
| 04 | <GrpHdr> | Header container |
| 05 | <MsgId> UNIQUEID-20231022v1 </MsgId> | Unique file ID – this shows on file import screen |

| | | |
|----|---|--|
| 06 | <CreDtTm>2023-04-08T08:25:59</CreDtTm> | File creation date and time |
| 07 | <NbOfTxs>1</NbOfTxs> | Number of transactions in the file |
| 08 | <InitgPty><Nm>NOT USED</Nm></InitgPty> | |
| 09 | </GrpHdr> | End of header |
| 10 | <PmtInf> | Batch container |
| 11 | <PmtInflId>YOUR REF</PmtInflId> | This is "Your reference" in the Bankline payment |
| 12 | <PmtMtd>TRF</PmtMtd> | |
| 13 | <PmtTpInf> | |
| 14 | <InstrPrty>NORM</InstrPrty> | The payment has Standard priority |
| 15 | <CtgyPurp><Cd>04</Cd></CtgyPurp> | 04 is an International payment |
| 16 | </PmtTpInf> | |
| 17 | <ReqdExctnDt><Dt>2023-10-28</Dt></ReqdExctnDt> | Date payment to arrive |
| 18 | <Dbtr><Nm>NOT USED</Nm></Dbtr> | |
| 19 | <DbtrAcct><Id><IBAN>GB99RBOS12345612345678</IBAN></Id></DbtrAcct> | Debit IBAN |
| 20 | <DbtrAgt><FinInstnId><BICFI>RBOSGB2L</BICFI></FinInstnId></DbtrAgt> | This is optional |
| 21 | <ChrgBr>SLEV</ChrgBr> | SLEV translates to SHA: Charges are to be shared (optional) |
| 22 | <CdtTrfTxInf> | Transaction container |
| 23 | <PmtId><EndToEndId>NOT USED</EndToEndId></PmtId> | This is optional |
| 24 | <Amt><InstdAmt Ccy="EUR">0.02</InstdAmt></Amt> | The amount to be debited is EUR 0.02 |
| 25 | <Cdtr> | |
| 26 | <Nm>CREDITOR NAME</Nm> | Beneficiary name |
| 27 | <PstlAdr> | |
| 28 | <PstBx>POST BOX T089</PstBx> | Structured address element: Post Box (optional) |
| 29 | <TwnNm>CREDITORVILLE</TwnNm> | Structured address element: Town Name (required if structured address is used) |
| 30 | <Ctry>IE</Ctry> | Beneficiary country (payment destination country will be derived from BIC derived from IBAN) |
| 31 | </PstlAdr> | |
| 32 | </Cdtr> | |
| 33 | <CdtrAcct><Id><IBAN>IE99ULSB98501012345678</IBAN></Id></CdtrAcct> | Beneficiary IBAN |
| 34 | <RmtInf><Strd> | Start of structured remittance |
| 35 | <CdtrRefInf> | Start of creditor reference section |
| 36 | <Tp> | |
| 37 | <CdOrPrtry><Cd>SCOR</Cd></CdOrPrtry> | Creditor reference code |
| 38 | <Issr>ISO</Issr> | Creditor reference issuer |
| 39 | </Tp> | |
| 40 | <Ref>RF1800000000539007512344</Ref> | Creditor reference |
| 41 | </CdtrRefInf> | End of creditor reference section |
| 43 | </Strd></RmtInf> | End of structured remittance |
| 44 | </CdtTrfTxInf> | End of transaction |
| 45 | </PmtInf> | End of batch |
| 46 | </CstmrCdtTrfInitn></Document> | End of file |

Appendix C Glossary

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

Appendix D Codewords

These rules apply to additional codewords and additional codewords' text as entered in the RgltryRptg tag.

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

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

| Codeword | Definition | Additional text |
|----------|--|-----------------|
| CHQB | Pay beneficiary by cheque This codeword may only be used by Shipping customers, and when used the beneficiary account Number must not be populated. | - |
| CORT | Settlement of a trade e.g., FX deal or securities transaction | - |
| HOLD | Pay on Identification 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 When used the Intermediary Bank identifier must be populated. | Optional |
| TELI | Advise Intermediary Institution by most efficient means When used the Intermediary Bank identifier must be populated. | Optional |