IMPORT & EXPORT – FILE FORMATS

Corporate Online
Give your business the edge

LLOYDS BANK

Contents

INTRODUCTION

Welcome to online banking from Lloyds Bank. Corporate Online brings together all of your domestic accounts in one purpose-designed application, including currency accounts and payment transactions. Simple, secure and quick, it's little wonder that the Bank is an industry leader in online banking.

But we're never content to sit back on our achievements. That's why we constantly review and develop our online banking service – in close consultation with customers just like you. It's all part of our commitment to offering customers the very best service – both online and off.

This Import and Export Guide has been designed to show you how to import and export your own data into Corporate Online. This data may be sourced from your own existing files; it may also be imported/exported to software packages.

Payment instructions may be imported in the following formats:

- COL CSV – used for any payment with the exception of Bacs Multiple
- COL Bacs – used for Bacs Multiple only.

Data can be exported in the following formats:

- COL CSV
- Lloyds Bank BAI

We hope you find this guide to be useful. Remember, if we can help you with any aspect of your online banking experience, please do get in touch with our friendly, informative Helpdesk team. You can reach them on **0845 300 6444**[†] between 7.30am and 6.00pm, Monday to Friday. Or, if you prefer, you can email **COLHelpdesk@lloydsbanking.com**. Please remember not to include any sensitive or confidential information as the security of emails cannot be guaranteed.

[†]Telephone calls may be recorded for security purposes and monitored under our quality control procedures.

IMPORT AND EXPORT OVERVIEW

Document wide abbreviations

Abbreviation	Description
BAI	Data format defined by Bank Administration Institute. Note: The format used here adheres to Lloyds Bank's interpretation of BAI.
COL	Corporate Online.
CSV	Comma separated record format.
End User	The person who uses Corporate Online.
EOF	End of File.
UHL	User Header Label.

Data format notation

Unless otherwise stated the following notations are used to describe the field types and their length.

Note: These are only abbreviations used later within this document and are not themselves a definition of field formats.

Abbreviation	Description
F	F in front of the field type indicates the field has FIXED length.
V	V in front of the field type indicates the field has VARIABLE length.
X (**)	Alphanumeric characters. The value in the bracket specifies the maximum size permissible. Fixed length fields are padded with trailing spaces.
9(**)	Numeric characters. The value in the bracket specifies the maximum size permissible. Fixed length fields are padded with leading zeros.
Z9(**).99	This is an amount field. ** describes the fixed length of the number. The decimal point describes if there is a decimal point or not. **Note: No leading zeros will be applied.**
Date	Represents a date. The exact format will be specified by example.

EXPORTING FROM CORPORATE ONLINE

Introduction

Exporting of data is provided to allow Service Users to import posting and balance summaries into other applications. The export process is applicable to posted transactions created by the following account types as used by Corporate Online.

Main Account type	Classification
UK Accounts	Cheque
	Deposit
	Loan
International	Currency Current

Exporting data formats

Data can be exported from a number of screens, the format available for download is dependent upon which screen/information is being downloaded:

View Account Balance	COL CSV
Statement	BAI/COL CSV
Sterling Report	COL CSV
International Report	COL CSV
Account Group Download	COL CSV
Audit Log	COL CSV

A single account can be downloaded from the View Account Balance and Statement screens. Multiple accounts can be downloaded from the Sterling or International Account Group Download screens. Sterling and International Reports will provide a summary of account position.

Processing

The export operation is initiated by clicking the download button. Where a COL CSV file is available only, you will be asked to save the file to your pc. Where there is a choice offering different types of download file, you will be asked to enter a filename and choose what kind of file is required.

The format of each kind of file and information downloaded are dependent upon which screen within Corporate Online is used.

View account balance – download

Only a COL CSV file can be downloaded from this screen, containing details of a single account.

Sterling Account

The format of this file for a Sterling Account is:

Field	Description and format
Account Type	VX(**)
Account Name	VX(**)
Sort Code & Account Number	F9(14)
Current Balance	VX(**)
Uncleared Funds	VX(**)
Cleared Balance	VX(**)
Close of Business Balance	VX(**)
Debit Transaction Total	VX(**)
Credit Transaction Total	VX(**)
Date as At	DD/MM/YYYY
Projected Cleared Balance +1	VX(**)
Funds Due to Clear +1	VX(**)
Projected Cleared Balance +2	VX(**)
Funds Due to Clear +2	VX(**)
Projected Cleared Balance 3+	VX(**)
Funds Due to Clear 3+	VX(**)
Available Funds for Payment	VX(**)

Example:

Cheque,XYZ Developments Test,12345606008504, "6.74 GBP","0.00 GBP","6.74 GBP","6.74 GBP","0.00 GBP","0.00 GBP","23/05/2012","6.74 GBP","0.00 GBP","6.74 GBP","0.00 GBP","6.74 GBP","0.00 GBP","6.74 GBP"

Note: If user preferences are set to display amounts in Euro, then both the Sterling value and Euro equivalent will be downloaded.

International Account

The format of this file for an International Account is:

Field	Description and format	Value
Type of Account	FX(13)	"International"
Account Name	VX(**)	
Account Number	VX(14)	
Balance	VX(**)	e.g. 23.76 USD
Projected Balance Today	VX(**)	
Date as At	DD/MM/YYYY	

Example:

International,XYZ Developments,30963412345678,
"15.04 EUR","15.04 EUR","23/05/2012"

Statements and Account Group Download

Only COL format is available on the Account Group Download screen (ACC or TRN file).

A Service User may export historic balance information and transaction information for Sterling and Currency accounts. Information can be exported for a single account or for all accounts within the same group.

The Service User may select the file name and type for the export (ACC for account balances, and TRN for Account Transactions).

File extensions are:

File type	Extension
Sterling Account Position info	*******.ACC
Sterling Account Transactions	*******.TRN
International Account Position info	*******.ACC
International Account Transactions	*******.TRN

COL format files are ASCII files. All fields are separated by commas. All fields are enclosed in quotations, including numbers. If a text field contains a quotation mark, then the quotation mark is replaced by two adjacent quotation marks.

If balance fields are negative the amount is preceded by a minus sign. No plus sign is used for positive balances.

The transaction amount is not signed, but an indicator is used to show if the transaction type is either D (Debit) or C (Credit).

Sterling Account Position files hold details of historic balances for Sterling account(s). These include projected balance as well as credit and debits.

Field	Description and format
Sort Code	F9(6)
Account Number	F9(8)
Account Name	VX(35)
Account Type	Not Used
Balance Date	YYYYMMDD
Ledger Balance	FZ(16).99
Cleared Balance	Not Used
Projected Balance +1	Not Used
Projected Balance +2	Not Used
Projected Balance 3+	Not Used
Today's Debits	FZ(16).99
Today's Credits	FZ(16).99

Example:

"123456","12308504","Earl Grey Developments",,"20120510",
" 12.51",,,,," 0.00"," 0.00"

Sterling Account Transaction files hold details of account movements for UK account(s). Sterling account transactions are only produced for posted transactions.

There are 2 options:

Standard Transaction Description Format – 80 Characters

Field	Description and format	Value
Posting Date	YYYYMMDD	
Amount	FZ(16).99	
Transaction Code	FX(3)	
Transaction Description	FX(80)	
Transaction Type	FX(1)	"C" or "D", Credit or Debit
Forward Posted Flag	FX(1)"F"	"F"
Sorting Code	F9(6)	
Account Number	F9(8)	

Example:

"20120514","   0.20","DBT","TRANSFER   TFR",
"D","F","123456","06008504"

Extended Transaction Description Format – 149 Characters

Field	Description and format	Value
Posting Date	YYYYMMDD	
Amount	FZ(16).99	
Transaction Code	FX(3)	
Transaction Description	FX(149)	
Transaction Type	FX(1)	"C" or "D", Credit or Debit
Forward Posted Flag	FX(1)"F"	"F"
Sorting Code	F9(6)	
Account Number	F9(8)	

Example:

"20130328","   4.51","DBT","FROM A\C   TFR06218877 121103 TEST20ACCOUNTS 100000000000000238 TEST20ACCOUNTS   100000000000000238 TEST136", "D","F","121103","10000564"

Currency Account Position files hold details of historic balances for currency account(s).

Note: All amounts values have VZ(14).XXX where XXX is the number of decimal points used in the currency.

Field	Description and format
Account Name	VX(35)
Sort Code	FX(6)
Account Number	FX(8)
Not Used	Not Used
Balance Date	YYYYMMDD
Overnight Balance	FZ(14).XXX
Total Debits	VZ(14).XXX
Total Credits	VZ(14).XXX
Not Used	Not Used

Example:

"live proving USD","309634","12298211","20110607", "   0.00","0.00","0.00",

Currency Account Transaction files hold details of account movements for International account(s).

Note: All amount values have FZ(14).XXX where XXX is the number of decimal points used in the currency.

There are 2 options:

Standard Transaction Description Format – 80 Characters

Field	Description and format	Value
Value Date	YYYYMMDD	
Amount	FZ(14).XXX	
Transaction Ref.	FX(80)	
Not Used	Not Used	
Transaction Type	FX(1)	"C" or "D", Credit or Debit
Forward Posting Flag	FX(1)	"F"
Processing Date	YYYYMMDD	
Sort Code	F9(6)	
Account Number	F9(8)	

Example:

"20110610","   3.00","INTERNAL TRNSFERFT00000121063148   O\O CORP COL IP TEST CUS","", "C","F","20110610","309634","12241211"

Extended Transaction Description Format – 149 Characters

Field	Description and format	Value
Value Date	YYYYMMDD	
Amount	FZ(14).XXX	
Transaction Ref.	FX(149)	
Not Used	Not Used	
Transaction Type	FX(1)	"C" or "D", Credit or Debit
Forward Posting Flag	FX(1)	"F"
Processing Date	YYYYMMDD	
Sort Code	F9(6)	
Account Number	F9(8)	

Example:

"20130402","   119.05","BALCHIN PE 6233310 BGC1234561234567 ","","D","F","20130510","654321","01234567"

Statements – BAI format

BAI format is defined by Bank Administration Institute. The version defined here is the interpretation used by Lloyds Bank. BAI is a delimited ASCII format. Under Lloyds Bank's implementation, each file will be an ASCII sequential file with a fixed record length of 80 characters.

A BAI export may only be performed on a single account. A date range must be supplied. The BAI format defines a file of data with the following record structure:

File Header

    Group Header (for each day's data)

        Account Header (for each account for the given day, includes balance)

            Transaction Details (for each transaction item for the given account on given day)

        Account Trailer

    Group Trailer

File Trailer

A record consists of a two byte record type followed by a number of fields. Each field is separated by a comma. With only one exception, the end of the last field in a record is indicated by a forward slash</>. As the record is fixed length, space padding is applied to the record so that it occupies the full 80 characters. The record is then terminated with a <CR><LF> pair (making the total length 82 characters).

The exception is when the record is a continuation record and the last field is a string. In this case the field itself is space padded so that the record occupies the full 80 character length. The record is then terminated with a <CR><LF> pair.

The BAI file is terminated by a <CONTROL-Z>.

A list of record types is given below:

Command	Description
01	File Header
02	Group Header
03	Account Header (for each account, includes balance)
16	Transaction Details (for each transaction item)
49	Account Trailer
88	Continuation marker
98	Group Trailer
99	File Trailer

Every field is an ASCII presentation of a string or number. Strings are NOT embedded in quotes. All fields are of variable length. (**Note:** for clarity, examples given in this document don't show all 80 characters as many are likely to be empty.)

File Header Format (01)

Only one file header record will appear in each exported file. The format of the record will be:

01,s-id,r-id,c-date,c-time,file-id,rec-len,blk-size,version/

Field	Format	Description	Value
s-id	X(9)	The sender identifier for Corporate Online, alphanumeric	corpline1
r-id	X(13)	The receiver identifier for the customer, alphanumeric	*site.siteIdentifier*
c-date	YY/MM/DD	The date the file was created, format	
c-time	HH/MM	The time the file was created	
file-id		Unique sequence number for each file created with the same creation date	*site.BAIFileId*
rec-len	9(2)	Physical record length, always 80	80
blk-size	9(1)	Number of physical records in a block, always 1	1
version	9(1)	BAI version number, always 2	2

Group Header Format (02)

One group header will appear for each day of exported data. The format of the record will be:

02,r-id,o-id,status,a-date,a-time,curr,modifier/

Field	Format	Description	Value
r-id	X(13)	The receiver identifier, same as the file header	*.siteIdentifier*
o-id	X(9)	The originator identifier, same as for sender identifier in File Header	corpline1
status	X(1)	Always 1	1
a-date	YY/MM/DD	As of date, i.e. date to which data applies	
a-time	HH/MM	As of time, always 2400	2400
currency	X(3)	Default currency code for account group	GBP
modifier	9(1)		2

Example:

The first line displays character positions; the second line shows an example format.
02,abcdefghijk02, corpline1,1,110101 ,2400,GBP,2/Character 81 = <CR>, 82 = <LF>

Example:

The first line displays character positions; the second line shows an example format.
123456789012345678901234567890123456789012345678 9
012345678901234567890123456789 01, corpline1,abcdefghi jk02,110101,1642,3,80,1,2/Character 81 = <CR>, 82 = <LF>

Account Header (03)

An account header, recording balance information, is included for each account written to the file. Three records are used to hold the account header – one prefixed with the account header identifier, and two continuation records. The formats of the records are:

03,ac-no,curr,tc1,am1,,,tc2,am2,,,tc3,am3,,,tc4,am4,ic4/
88,tc5,am5,ic5,/
88,tc6,am6,,,tc7,am7,,/

Notes:

1. Account Headers end with the ic5 field (i.e. fields tc6 onwards are omitted).
2. The number of decimal places for an amount field is implied by the currency.

Field	Format	Description	Value – UK Acc	Value – Intl. Acc
ac-no	X(12)	For Sterling accounts, this will be the last 4 digits of the sort code plus the 8 digit account number. For currency account's the format is x(14)	*acc.sortCode + acc.accountNo*	*acc.accountNo*
curr	X(3)	Currency code of the account (GBP for Sterling accounts)	GBP	*acc.currencyCode*
tc1	9(3)	Type code for 1st summary item, always 015 (closing balance)	015	015
am1		Amount of 1st summary item, i.e. closing balance for the day being output, signed	*closedLedgerBal*	*closedClearedBal*
(empty)		Empty field		
(empty)		Empty field		
tc2	9(3)	Type code for 2nd summary item, always 045 (closing balance)	045	045
am2		Amount of 2nd summary item, i.e. closing balance for day being output, signed, same as am1	*closedLedgerBal*	*closedClearedBal*
(empty)		Empty field		
(empty)		Empty field		
tc3	9(3)	Type code for 3rd summary item, always 040 (opening balance)	040	040
am3		Amount of 3rd summary item, i.e. closing balance for day being output, signed, same as am1	*closedLedgerBal*	*closedClearedBal*
(empty)		Empty field		
tc4	9(3)	Type code for 4th summary item, always 400 (total debits)	400	400
am4		Amount of 4th summary item, i.e. total amount of all debits for day being output	*tranDebitAmt Plus0*	*tranDebitAmt Plus0*
ic4		Item count for 4th summary item, i.e. total number of debit items	*tranDebitCount Plus0*	*tranDebitCount Plus0*
(empty)		Empty field		
tc5	9(3)	Type code for 5th summary item, always 100 (total credits)	100	100
am5		Amount of 5th summary item, i.e. total amount of all credits	*tranCreditAmt Plus0*	*tranCreditAmt Plus0*
ic5		Item count for 5th summary item, i.e. total number of credit items	*tranCreditCount Plus0*	*tranCreditCount Plus0*
tc6	9(3)	Type code for 6th summary item, always 072 (day 1 float)	072	072
am6	9(1)	Amount of 6th summary item, i.e. day 1 float, signed	0	0
(empty)		Empty field		
(empty)		Empty field		
tc7	9(3)	Type code for 7th summary item, always 074 (day 2+ float)	074	074
am7	9(1)	Amount of 7th summary item, i.e. day 2+ float, signed	0	0
(empty)		Empty field		

Transaction type codes are always present in all records even when its corresponding amount is zero. Such amounts are always set to zero. This ensures that the field is never empty.

Example:

The first line displays character positions; the second line shows an example format.

Sterling Account Example:

03,000100021113,GBP,015,11278477,,,045,11278477,,,040,11278 477,,/
88,400,4213365,14,,100,188448869,6,/
88,072,0,,,074,0,,/

Currency Account Example:

03, 12345600123456,USD,015,-3460,,,045,-3460,,,040,-3460,,/
88,400,0,0,,100,6632,43,/

For each record – character 81 = <CR>, 82 = <LF>

Transaction Details

A transaction details record is included for each transaction for the account specified by the account header for the date specified by the group header. The formats of the records are:

16,tc,amount,f-type,v-date,,,/
88,d...d/

Note: All currency account balance and transaction amounts are being displayed multiplied by a factor of 100 e.g. a transaction/ balance of 0.01 will export as 100 and not as 1.

Field	Description	Value
tc	type code for the transaction, always 399 (miscellaneous credit) for all credits or 699 (miscellaneous debit) for all debits	399 or 699
amount	amount of transaction, unsigned	*m.amount*
f-type	funds type, always 0 (immediate availability) for Sterling accounts, always V (value dated) for currency accounts	0 or V
v-date	value date, only appears for currency accounts (DD/MM/YYYY)	*m.postingValueDate* or blank
(empty)	empty Field	
(empty)	empty Field	
d...d	description of transaction, continued as necessary, each line padded to 80 characters including "88,".	Sterling transactions : *m.descriptor* or Currency transaction : *m.descriptor*

Example:

The first line displays character positions, the second line shows an example format.

For a currency credit transaction:

16,399,123456789012345678,V,110101,,,/
88,Currency transaction: transaction narrative

Sterling debit transaction:

16,699,123456789012345678,0,,,,/
88,Sterling transactions : transaction narrative

For each record – character 81 = <CR>, 82 = <LF>

Note: There is always a space before and after the colon in the description field.

Account Trailer

The format of this record is: 49,tot-amnt,no-rec/

Field	Description and format	Value
tot-amnt	checksum total of all amounts in account header and all amounts in transaction detail records	Unsigned addition of am1 to am7 in header record, and amounts in transaction detail records
no-rec	checksum total of records for this account, including account header and trailer, and all continuation records	

Example:

The first line displays character positions; the second line shows an example format.
49,92539296,126/
For this record – character 81 = <CR>, 82 = <LF>

Group Trailer

The format of this record is: 98,tot-amnt,no-acs,no-rec/

Field	Description and format
tot-amnt	checksum total of all amounts in Account Trailer records for this group.
no-acs	Not used.
no-rec	checksum total number of records for this group, including group header and trailer.

Example:

The first line displays character positions; the second line shows an example format.
98,7728504576,61,237/
For this record – character 81 = <CR>, 82 = <LF>

File Trailer

The format of this record is: 99,tot-amnt,no-gps,no-rec/

Field	Description and format
tot-amnt	checksum total of all amount totals in Group Trailer records for this file.
no-gps	total number of groups in this file.
no-rec	checksum total of all record totals in Group Trailer records for this file.

Example:

The first line displays character positions; the second line shows an example format.

99,7728504576,1,239/

For this record – character 81 = <CR>, 82 = <LF>

Sterling Report

Sterling Report

This download file is designed for use in a spreadsheet or similar application.

Each account within the report will have seventeen fields of data downloaded. After the account data there are then two blank lines of space, and all the fields are totalled up.

Each account reported will show the following fields:

Field	Description and format
Sorting Code	VX(6)
Account Number	F9(8)
Account Name	VX(35)
Close of Business Balance	VZ(**).99
Close of Business Cleared Balance	VZ(**).99
Credits	VZ(**).99
Debits	VZ(**).99
Real Time Cleared Balance	VZ(**).99
Clearing Cheques +1	VZ(**).99
Clearing Cheques +2	VZ(**).99
Clearing Cheques 3+	VZ(**).99
Projected Cleared Balance +1	VZ(**).99
Projected Cleared Balance +2	VZ(**).99
Projected Cleared Balance 3+	VZ(**).99
Funds Available for Payment	VZ(**).99
Not Used	Not Used
Date as at	DD/MM/YYYY
Carriage Return	

International Report

This download file is designed for use in a spreadsheet or similar application.

Each account within the report will have nine fields of data downloaded. After the account data there are then two blank lines of space, and all Sterling Equivalent balance fields are totalled up.

Each account reported will show the following fields:

Field	Description and format	Value
Account Name	VX(35)	
Sort Code and Account Number	VX(14)	
Close of Business Balance	VZ(**).XXX	Depending on currency
Date of COB Balance	DD/MM/YYYY	
Current Balance	VZ(**).XXX	Depending on currency
Date of Current Balance	DD/MM/YYYY	
Conversion Rate	VX(**).XXXXXX	Depending on Currency e.g. 1.34256
Sterling Equivalent COB Balance	VZ(**).99	
Sterling Equivalent Current Balance	VZ(**).99	
Carriage Return		

Audit Log

This download file is designed for use in a spreadsheet or similar application.

Each entry within the report will have five fields of data downloaded.

Each audit log entry reported will show the following fields:

Field	Description and format
Date Time	DD/MM/YYYY HH:MM:SS
Username	VX(**)
IP Address	VX(15)
Session ID	VX(10)
Event Description	VX(100)

IMPORTING INTO CORPORATE ONLINE

Introduction

Payment instructions may be imported as text files.

1. **COL;** In COL format an input file can contain the following record types: Inter Account Transfer (Sterling and Currency) Bacs Single Payments, CHAPS, International Payments and Faster Payments.

2. **BACS;** Bacs format is used for Bacs Multiple only.

Note: International Drafts and International Payments with Live Rates cannot be imported.

File validation

A check will be made of the overall file. If any file error is encountered, then processing is stopped and an on screen message will be displayed.

If errors are present in the import file, a template may still successfully be created.

Access control

In order to create a payment instruction within the system the Service User must have the appropriate facility to process the instruction type, qualified by the account. The Service User must also be enabled to 'Administer Beneficiaries' by the System Administrator.

Processing

When the import function is selected, the Service User is presented with a Select Data File option which is used to locate the file to be imported. The system then reads the selected file, and validates its contents as described in the following section.

There are three Import To options available when importing a payment file:

- **Shared Template** – the file is imported to a shared template that can be viewed by all Users. Payments may be generated from the template.
- **Personal Template** – the file is imported to a personal template that can only be viewed by the User who imported the file. Payments may be generated from the template.

- **Straight to Authorisation** – the imported payment file will go straight to the Authorisation Box ready to be authorised removing the need for the payments to be batched. If Straight to Authorisation option is selected COL will automatically split the payment file into batches of up to 200*.

The appropriate file format must then be selected e.g. COL Bacs which is used for Bacs Multiple payments only or COL CSV which is used for all other payment types.

A maximum of 1000 payments may be imported within a COL CSV file.

- If imported to a template, one template will be created containing all the payments within the file. The template name will be made up of the batch name provided in the import File Header followed by a timestamp e.g. "Batch name"_16/12/2012 15:41:14.
- If imported Straight to Authorisation, all batches will be displayed with the name "Imported Batch" followed by the batch number and a timestamp e.g. Imported Batch1 16/12/2012 15:41:14.

A maximum of 2000 payments can be imported within a COL Bacs file.

- If imported to a template, up to 10 templates containing a maximum of 200 payments in each will be created with the name "Import" followed by a timestamp and the batch number e.g. Import: 16/12/2012 15:41:14_1.
- If imported Straight to Authorisation, all batches will be displayed with the name "Imported Batch" followed by the batch number and a timestamp e.g. Imported Batch1 16/12/2012 15:41:14.

* Files imported using Straight to Authorisation can contain mixed payment types with the exception of Bacs Multiple payments. Mixed payment files are batched according to the authorisation rules of each payment type up to a maximum of 200 payments per batch.

Please note that mixed files cannot be imported to Shared or Personal Templates.

COL CSV format import file

The COL CSV file is a comma delimited text file. The following rules apply to the file:

- A new line is used to delimit a record.
- All fields, whether mandatory or optional, must be separated by a comma delimiter. Where an optional field has no entry; two comma delimiters will be adjacent to one another.
- Amount fields are of variable length, leading zeros suppressed.
- Imported payment files will display the timestamp within the description field.
- The length of a numeric field must not exceed its permissible length.
- The length of a character field must not exceed its permissible length (as detailed in the format).

The file consists of a header record, a number of instruction records and a trailer record.

Fields (both alpha or numeric) can be enclosed in double quotation marks (double quotes). Within a character string which is enclosed in double quotes, two adjacent double quotes are interpreted as one double quote to be included within the input field (and not as the double quote that terminates the character string).

Examples of valid input text strings are in the following table:

String in input file	Resulting input string
…,Non-quoted string,…	Non-quoted string
…,"Quoted string",…	Quoted string
…,"Quoted string, containing a comma",…	Quoted string, containing a comma
…,"Payee is ""John Smith""", London",…	Payee is "John Smith", London
…,"Payee is 'John Smith', London",…	Payee is 'John Smith', London

The following default field values are applied:

- Default value for a missing optional numeric field is zero.
- Default value for a missing optional character field is an empty string.
- Amount fields with missing decimal points which are pre-defined to have a decimal point, are treated as having zero decimal point.

File Header

The format for the file header record is:

Field name	Content or format	Mandatory/Optional
Record Code	FX(3) "HEA"	M
Batch Name	VX (24)	M

Example:

"HEA","filename"

Trailer Value – The format for the file trailer record is:

Field name	Content or format	Mandatory/Optional
Record Code	FX(3) "TRA"	M
Number of Payments	F9(4)	M

Example:

"TRA",0012 <CR>

In between Header and Trailer the following record types detailed on the following pages can be used.

Sterling Inter Account Transfer – This record holds details of a transfer between Sterling accounts.

Field name	Content or format	Mandatory/Optional	Object mapping (Payment)
Record Identifier	FX(3), "STE"	M	
Debit Sort Code	F9(6)	M	*Debit Account[1]*
Debit Account Number	F9(8)	M	*Debit Account[1]*
Credit Sort Code	F9(6)	M	*Credit Account[2]*
Credit Account Number	F9(8)	M	*Credit Account[2]*
Transfer Amount	VZ(9).99	M	*Amount*
Intended Payment Date	DDMMMYY	O	*Value Date*
Reference	VX(18)	O	*Reference*

Notes:

1. Debit Sort Code and Debit account number must match a valid account in the system.
2. Credit Sort Code and Credit account number must match a valid account in the system.

Example:

"STE","123456","00080914","123456","00107446","1.01", "01JAN11","Transfer No 123A"

Currency Inter Account Transfer – This record holds details of a transfer between Currency accounts.

Field name	Content or format	Mandatory/ Optional	Object mapping (Payment)
Record Identifier	FX(3). "CUR"	M	
Currency Debit	VX(14) currency debit sort code and account number	M	Debit Account[1]
Currency Credit	VX(14) Currency credit sort code and account number	M	Beneficiary Account[2]
Currency Amount	VZ(14)	M	Amount[3]
Payment Date	DDMMMYY	O	Value Date
Reference	VX(18)	O	Reference

Notes:

1. The currency debit account number must match a valid account in the system.
2. The currency credit account number must match a valid account in the system.
3. The Decimal place is implied by the currency.

Example:

CUR,3096345923005,30963412241285,0.11,20JUN12,GGTEST

Bacs Single (Normal Domestic Payments Value – NDP) – This record holds details of a Bacs Single payment. The object mapping column shows the NDP object attributes that are populated by the record.

Field name	Content or format	Mandatory/ Optional	Object mapping (Payment)
Record Identifier	FX(3),"NDP"	M	
Debit Sort Code	F9(6)	M	Debit Account[1]
Debit Account Number	F9(8)	M	Debit Account[1]
Credit Sort Code	F9(6)	M	Beneficiary Account Number
Credit Account Number	F9(8)	M	Beneficiary Account Number
Amount	VZ(9).99	M	Amount
Beneficiary Name	VX(18)	M	Beneficiary Name, Beneficiary Account Name
Remitter Reference	VX(18)	M	Reference/ Remitter reference
Value Date	DDMMMYY	M	Value Date[2]

Notes:

1. Debit sort code and debit account number must match a valid account in the system.
2. Intended Value dates must be at least two days in the future.

Example:

"NDP",012345,01234567,012345,01234567,1.23,"Beneficiary", "Reference","01JAN13"

Faster Payments Service Value (FPS) – This record holds details of a Faster Payment. The object mapping column shows the FPS object attributes that are populated by the record.

Field name	Content or format	Mandatory/ Optional	Object mapping (Payment)
Record Identifier	FX(3),"FPS"	M	
Debit Sort Code	F9(6)	M	Debit Account[1]
Debit Account Number	F9(8)	M	Debit Account[1]
Credit Sort Code	F9(6)	M	Beneficiary Account Number
Credit Account Number	F9(8)	M	Beneficiary Account Number
Amount	VZ(9).99	M	Amount
Beneficiary Name	VX(18)	M	Beneficiary Name, Beneficiary Account Name
Remitter Reference	VX(18)	M	Reference/ Remitter reference
Payment Date	DDMMMYY	M	Value Date

Notes:

1. Debit Sort Code and Debit account must match a valid account in the system.

Example:

"FPS",012345,01234567,012345,01234567,99.99,"Beneficiary", "Reference","01JAN13"

CHAPS – This record holds details of a CHAPS Payment. The object mapping column shows the CHAPS object attributes that are populated by the record.

Field name	Content or format	Mandatory/ Optional	Object mapping (Payment)
Record Identifier	F(3),"EDP"	M	
Debit Sort Code	F9(6)	M	*Debit Account[1]*
Debit Account Number	F9(8)	M	*Debit Account[1]*
Credit Sort Code	F9(6)	M	*Beneficiary Sort Code*
Credit Account Number	VX(20)	M	*Beneficiary Account Number*
Amount	VZ(9).99	M	*Amount*
Beneficiary Name	VX(35)	M	*Beneficiary Name, Beneficiary Account Name*
Beneficiary Address 1	VX(35)	M	*Beneficiary Address*
Beneficiary Address 2	VX(35)	M	*Beneficiary Address*
Beneficiary Address 3	VX(35)	M	*Beneficiary Address*
Bank Name	VX(35)	M	*Bank Name*
Bank Address 1	VX(35)	M	*Bank Address*
Bank Address 2	VX(35)	M	*Bank Address*
Bank Address 3	VX(35)	M	*Bank Address*
Payment Reference	VX(18)	M	*Reference*
Advise Beneficiary	FX(1) "Y" or "N"	M	*Advise Beneficiary*
Payment Details 1	VX(35)	O	*Payment Details*
Payment Details 2	VX(35)	O	*Payment Details*
Payment Details 3	VX(35)	O	*Payment Details*
Payment Details 4	VX(35)	O	*Payment Details*
Inf. to Payee Bank 1	VX(35)	O	*Instructions to Paying Bank*
Inf. to Payee Bank 2	VX(35)	O	*Instructions to Paying Bank*
Inf. to Payee Bank 3	VX(35)	O	*Instructions to Paying Bank*
Inf. to Payee Bank 4	VX(35)	O	*Instructions to Paying Bank*
Inf. to Payee Bank 5	VX(35)	O	*Instructions to Paying Bank*
Inf. to Payee Bank 6	VX(35)	O	*Instructions to Paying Bank*
IBAN Flag	FX(1), "T" or "F"	O	
Beneficiary IBAN	VX(34)	M if IBAN flag true	*IBAN*
Swift BIC Flag	FX(1), "T" or "F"	O	
Swift BIC	VX(34)	M, if Swift BIC flag true	
Email Confirmation Flag	FX(1), "T" or "F"	O	*Email Confirmation*
Email Address	VX(100)	M if Email confirmation flag true	*Email Address*

Notes:

1. Debit sort code and debit account number must match a valid account in the system.

Example:

"EDP",123456,12345678,123456,12345678,99.99,"Ben Name","Ben Add1","Ben Add2",
"Ben Add3","BnkName","BnkAddr1","BnkAddr2","BnkAddr3","Pay Ref","Y","Pay D1","Pay D2",
"Pay D3","Pay D4","Inf1","Inf2","Inf3", "Inf4","Inf5","Inf6"

International Moneymover value – This record holds details of an International Moneymover. The object mapping column shows the International Moneymover Payment object attributes that are populated by the record.

Charging instructions available depend on various factors. Please refer to section 3 for further information.

Field name	Content or format	Mandatory/Optional	Object mapping (Payment)
Record Identifier	FX(3) "INP"	M	
Sterling Debit Account Flag	FX(1)"T" or "F"	M[1]	
Debit Sort Code	F9(6)	M[1]	*Debit Account*
Debit Account Number	F9(8)	M[1]	*Debit Account*
Currency Debit Account Number	FX(14) Currency sort code and account number	M[1]	*Debit Account*
Beneficiary Account Number	VX(34)	M	*IBAN/Account Number*
Amount	VZ(12).99	M	*Amount*
Beneficiary Name	VX(35)	M	*Beneficiary Name*
Beneficiary Address 1	VX(35)	M	*Beneficiary Address*
Beneficiary Address 2	VX(35)	O	*Beneficiary Address*
Beneficiary Address 3	VX(35)	O	*Beneficiary Address*
Bank Name	VX(35)	M	*Bank Name*
Bank Address 1	VX(35)	M	*Bank Address*
Bank Address 2	VX(35)	O	*Bank Address*
Currency Sent	VX(3)	M	*Currency to be sent [2]*
Currency of Amount	VX(3)	M	*Currency of amount [2]*
Priority Processing	FX(1) "Y"	M	
Charging Instructions	F9(1)	M	*Pay Receiving Bank Charges, Pay Remitting Bank Charges [3]*
Remitter Reference	VX(18)	M	*Reference*
Country Code	FX(2)	M	*Country [4]*
Beneficiary Account Name	VX(35)	M	*Beneficiary Account Name*
Payment Date	DDMMMYY	O	*Payment Date*
Use Swift Flag	FX(1), T or F	O	
Swift/BIC	VX(34)	M if Use Swift flag True	*Swift address/BIC Code*
Use Specialist Instructions	FX(1), T or F	O	*Use Specialist Payment Instructions*
Use Intermediary Bank Swift	FX(1), T or F or "" (blank)	O	*Use Intermediary Swift Address*
Intermediary Bank Swift	VX(34)	M if Use Intermediary Bank Swift True	*Intermediary bank Swift/BIC [5]*
Intermediary Bank Name	VX(35)	M if Use Intermediary Bank Swift False	*Intermediary Bank Name [6]*
Intermediary Bank Address 1	VX(35)	M if Use Intermediary Bank Swift False	*Intermediary Bank Address*
Intermediary Bank Address 2	VX(35)	O	*Intermediary Bank Address*
Intermediary Bank Address 3	VX(35)	O	*Intermediary Bank Address*
Intermediary Bank Account Number	VX(34)	M if Use Intermediary Bank Swift True or False	*Intermediary Bank Account Number*
Special Instructions 1	VX(34)	M if Use Specialist Instructions = True and Use Intermediary Bank Swift = "" (blank)	*Special Instructions*
Special Instructions 2	VX(34)	O	*Special Instructions*
Special Instructions 3	VX(34)	O	*Special Instructions*
Special Instructions 4	VX(34)	O	*Special Instructions*
Advise Beneficiary	FX(1), T or F	O	
Email Confirmation	FX(1), T or F	O	
Email Address	VX(100)	M if Email Confirmation True	*Email Address*

Example from a sterling account:

HEA,New International Payment Format
INP,T,123456,00654321,,Beneficiary Account Number,10.11,
Beneficiary Name,Beneficiary Address1,Beneficiary Address2,
Beneficiary Address3,Bankname,Bank Address1,Bank Address2,
USD,USD,Y,1,Remitter Ref,US,Beneficiary Account Name,
21dec12,T,SWIFTCODE123,T,T,SWIFTCODE456,,,,,
Intermediary Bank Account Number,Special Instructions 1,
Special Instructions 2,Special Instructions 3,Special Instructions
4,T,T,myname@emailaddress.com
TRA,0001

Notes:

1. If the debit account is a Sterling account (Sterling Debit A/C Flag = "T") then the debit sort code and account number must be specified, and the currency account number field is not used. If the debit account is a currency account (Sterling Debit A/C Flag = "F") then the currency sort code and account number must be specified.

2. The currency must match a valid currency in the system.

AED	UAE DIRHAM
AUD	AUSTRALIAN DOLLAR
BHD	BAHRAINI DINAR
CAD	CANADIAN DOLLAR
CHF	SWISS FRANC
CNY	CHINESE RENMINBI
CZK	CZECH KORUNA
DKK	DANISH KRONE
EUR	EURO
GBP	GREAT BRITISH POUND
HKD	HONG KONG DOLLAR
HUF	HUNGARIAN FORINT
ILS	ISRAELI SHEKEL
INR	INDIAN RUPEE
JPY	JAPAN YEN
KWD	KUWAITI DINAR
MXN	MEXICO NEW PESO
NOK	NORWEGIAN KRONE
NZD	NEW ZEALAND DOLLAR
OMR	OMANI RIAL
PHP	PHILIPPINE PESO
PKR	PAKISTAN RUPEE
PLN	POLAND ZLOTY
QAR	QATARI RIAL
SAR	SAUDI ARABIAN RIYAL
SEK	SWEDISH KRONOR
SGD	SINGAPORE DOLLAR
THB	THAILAND BAHT
TRY	TURKISH LIRA
USD	UNITED STATES DOLLAR
ZAR	SOUTH AFRICAN RAND

3. Charging Instructions must have the value '1', '2' or '3'.

Charge code field within International Moneymover import file, controls two flags on the International payment (1) – Pay Remitting Bank Charges and (2) – Pay Receiving Bank Charges.

Charge Code	Charge Flags
1	(1) T (2) F You pay Lloyds Bank charges only
2	(1) F (2) F All charges borne by beneficiary
3	(1) T (2) T You pay all charges

Please note that if the payment is in an EU/EEA currency and is not leaving the EU/EEA the following charging scenarios are applicable:

If a currency conversion is required the charging options applicable are:

Charge Code	Charge Flags
1	(1) T (2) F You pay Lloyds Bank charges only
Or	
3	(1) T (2) T You pay all charges

If no currency conversion is required the only charging option applicable is:

Charge Code	Charge Flags
1	(1) T (2) F You pay Lloyds Bank charges only

If the payment is a non EU/EEA currency or is being sent out with the EU/EEA there are no charging restrictions.

4. If the Country Code supplied does not match a code present on the system, then an error will be reported and the file will not be imported.

AU Australia	JP Japan
AT Austria	JE Jersey
BS Bahamas	KW Kuwait
BH Bahrain	LV Latvia
BE Belgium	LI Lichtenstein
BG Bulgaria	LT Lithuania
CA Canada	LU Luxembourg
KY Cayman Islands	MT Malta
CN China	NL Netherlands
CY Cyprus	NZ New Zealand
CZ Czech Republic	NO Norway
DK Denmark	PL Poland
EG Egypt	PT Portugal
EE Estonia	RO Romania
FI Finland	SA Saudi Arabia
FR France	SG Singapore
DE Germany	SK Slovakia
GB Great Britain	SI Slovenia
GR Greece	ZA South Africa
GG Guernsey	ES Spain
HK Hong Kong	SE Sweden
HU Hungary	CH Switzerland
IS Iceland	TW Taiwan
IN India	TH Thailand
IE Ireland	TR Turkey
IM Isle of Man	AE United Arab Emirates
IT Italy	US United States of America
JM Jamaica	VG British Virgin Islands

5. If the Intermediary Bank SWIFT field is used all four special instruction fields are available for use.

6. If the Intermediary Bank Address field is used only the first two special instruction fields are available.

Basic Euro Moneymover – Basic Euro Moneymover is a cost effective method of sending **non urgent** Euro payments. The payments must be made in Euros and include a BIC and IBAN codes.

Field Name	Content or format	Mandatory/ Optional	Object mapping (payment)
Record Identifier	FX(3) "BEM"	M	
Debit Sort Code	F9(6)	M	*Debit Account*
Debit Account Number	F9(8)	M	*Debit Account*
Beneficiary Account Number	VX(34)	M	*IBAN/Account Number*
Amount	VZ(12).99	M	*Amount*
Beneficiary Name	VX(35)	M	*Beneficiary Name*
Beneficiary Address 1	VX(35)	M	*Beneficiary Address*
Beneficiary Address 2	VX(35)	O	*Beneficiary Address*
Beneficiary Address 3	VX(35)	O	*Beneficiary Address*
Priority Processing	FX(1), Y	M	
Remitter Reference	VX(18)	M	*Reference*
Beneficiary Account Name	VX(35)	M	*Beneficiary Account Name*
Payment Date	DDMMMYY	O	*Payment Date*
Swift BIC	VX(34)	M	*Swift Address / BIC*
Advise Beneficiary	FX(1), T or F	O	
Email Confirmation	FX(1), T or F	O	
Email Address	VX(100)	O	*Email Address*

Example:

HEA, Basic Euro MoneyMover

BEM,123456,00654321,Beneficiary Account Number,10.11, Beneficiary Name,Beneficiary Address1,Beneficiary Address2, Beneficiary Address3,Y,Remitter Ref,Beneficiary Account Name, 21dec12,SWIFTCODE1234,T,T,name@address.com

TRA,0001

Notes:

1. Currency of amount and Currency to be sent is preset as EUR for this type of payment, and does not need to be imported.

2. Charging Instructions are preset to Shared for this type of payment and do not need to be imported.

COL Bacs format import file

COL Bacs is used to create Bacs Multiple Payment instructions only.

COL Bacs file format consists of a single file with any number of records in the file. Each record is delimited by a new line. There may be any number of records prior to the User Header Label – these are ignored. The User Header Label is optional. If no User Header Label is present then the first record must be a payment record.

If no UHL is present then the processing date is set to the next working day.

There may be any number of records between the last Contra record and the User Trailer Label – these are ignored.

These records must be identified by EOF in the Label Identifier field. Any records after the User Trailer Label are ignored.

The following is an example of Bacs file format.

Header Records	Optional – any number prior to UHL
User Header Label 1	Optional
Payment record	
Payment record	
	Payment record group repeated N times
Payment record	
Contra record	
Payment record	
Payment record	
	Payment record group repeated N times
Payment record	
Contra record	
End of File 1	End of file records are optional
End of File 2	
User Trailer Label 1	

Bacs User Header Label

Field name	Content or format	Mandatory/Optional
Record identifier	FX(3) "UHL"	M
Label Number	F9(1)	M
Filler	FX(1)	M
Value Date	F9(5) YYDDD	M

Notes:

The Value date for each payment will be set to the Value date as above. The date is in Julian format. The date must be a valid payment date.

Example:

UHL1 11277

Payment record (Bacs Credit Section)

Payment records are used to generate Bacs Credits (within a Bacs Multiple Payment). They are validated in the same way as for online payments. Beneficiary details are therefore mandatory. All payment records prior to a Contra record must have the same remitter sort code and account number. If this is not true the batch data will be rejected with error "The Bacs payment account number does not match that of the preceding record."

Name	Content or format	Mandatory/ Optional	Object mapping
Beneficiary Sort Code	F9(6)	M	*Beneficiary Account Number*
Beneficiary Account Number	F9(8)	M	*Beneficiary Account Number*
Filler	FX(1)	O	
Transaction Code	F9(2) 00-98 acceptable (99 reserved for Contra record)	M	
Remitters Sort Code	F9(6)	M	*Debit Account[1]*
Remitters Account Number	F9(8)	M	*Debit Account[1]*
Filler	FX(4)	O	
Amount	F9(11)	M	*Amount in pence*
Remitters Name	FX(18)	M	
Reference	FX(18)	M	*Reference*
Beneficiary Name	FX(18)	M	*Beneficiary Name and Beneficiary Account*

Notes:

1. Debit sort code and Debit account number must match a valid account in the system.

Example:

120103011003040171201030010744600000000000500

Remitters Name   Remitters Ref12345   Beneficiary Name

Contra Record – The Contra record is to be checked to ensure that the amount in the Contra record is equal to the value of preceding payment records. Contra record by itself does not generate a payment record. If the amounts do not match, the batch file will be rejected with error "A Contra record did not equal the sum of its Payment records".

Field Name	Content or format	Mandatory/ Optional	Object mapping
Remitters Sort Code[1]	F9(6)	M	
Remitters Account Number[1]	F9(8)	M	
Filler	FX(1)	O	
Transaction Code	F9(2), "99"	M	
Remitters Sort Code[1]	F9(6)	M	
Remitters Account Number[1]	F9(8)	M	
Filler	FX(4)	O	
Amount[2]	F9(11), in pence		
Remitters Narrative	FX(18)	O	*Summary Reference and Remitter Reference*
Record Label	FX(18), "CONTRA"	M	

Notes:

1. Must match previous records.
2. Must match sum of previous records. This value is in pence, i.e. 2 decimal places implied.

Example:

12345601234567099123456012345671234123456789010
Remitters NarrativCONTRA

User Trailer Label – If the validation of this record fails then it will reject the batch with error – "The Trailer Record values do not match the sum of Payment records".

Name	Content or format	Mandatory/ Optional
Record Label	FX(4),"UTL1"	M
Total Value of Debits[1]	F9(13), value in pence	M
Total Value of Credits[1]	F9(13), value in pence	M
Total Number of Debits[2]	F9(7)	M
Total Number of Credits[3]	F9(7)	M

Notes:

1. The value of credits must equal the value of debits, which must be equal to the value of all preceding payment records.
2. The number of debits must equal the number of Contra records.
3. The number of credits must equal the number of Payments records.

Example:

UTL11123456789012312345678901231234567123 4567

We hope you have found this Import and Export Guide clear and easy to understand. Remember our Helpdesk team are always ready to answer any query you may have. You can reach them on 0845 300 6444[†] between 7.30am and 6.00pm, Monday to Friday or you can email COLHelpdesk@lloydsbanking.com but, please remember not to include any sensitive or confidential information as the security of emails cannot be guaranteed.

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