

Guide to Importing Payments and Transfers into BusinessMaster II

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1. Introduction

1.1 BENEFITS

The import facility within BusinessMaster allows you to import beneficiary information and payment and transfer details from other software and applications directly into BusinessMaster. This helps to save time and costs by not having to re-key data and helps reduce the possibility of errors associated with re-keying.

1.2 FILE FORMATS

File formats are a way of transferring data from one software package or application to another. The data is 'coded' by the original software in such a way as to allow the recipient software/application to 'read' the data being sent through. A file of data is made up of fields within records. Fields contain information such as account number, amount and date, while a record is a predefined string of fields, creating the data file.

Payment and transfer data can be imported into BusinessMaster in any of the following formats:

	Inter-Account Transfers	Three Day Payments	Same Day Payments	International Payments
Sage		✓		
SIF/PEGASUS		✓		
Pegasus SENIOR		✓		
BACS		✓		
BOBS-SEF		✓		
BOBS-SAGE		✓		
SIF (Batch Import)	✓		✓	✓
MT103 (Batch Import)	✓		✓	✓

Note: If you use the existing MT100 format for your imports you will still be able to use this format by selecting MT103 from the Import file selection screen. You can use the MT100 format to import Inter Account Transfer, Same Day Payments and International Payments. Care: If you are using the existing import, prior to upgrading to the new import service, please ensure your Static Data on your treasury system conforms with the new validation rules as specified in Section 4.

Beneficiary data can be imported in the following formats:

	TDP	SDP	IP
CSV		✓	✓
SIF	✓		
BOBS	✓		

2. Administration

2.1 BATCH IMPORT

Access to the Batch Import service is given to Operators in the same way as for all other services – by System Administrators via the Administration/Maintain Operators menu. Operators (and Administrators) can be given access permissions of **None** or **Input**. Please note that the default for all operators is 'None'.

Operators granted 'Input' access to the Batch Import Service will have freeformat access as a default, this will enable the operator to import Same Day Payments, International Payments and Requests for Transfers where no details are held on the BBM Beneficiary database. Where freeformat access has been denied for an operator, that operator will only be able to import Same Day Payments, International Payments or Request for Transfers where a pre-defined beneficiary exists within the relevant BBM beneficiary database.

Freeformat access to the Import service can be managed through the **Services/Import/Maintain Service Data** menu option. The options here are to **View**, **Amend** or **Verify** Freeformat access.

Please note that access and freeformat permissions within the batch import service override those permissions within the individual payments services, for example, an operator without Same Day Payments access will be able to import Same Day Payments if access has been granted for the Import service.

Once access privileges have been assigned to an Operator, a second Administrator must log on to BusinessMaster and Verify the access rights.

2.2 MANAGING DATA

The Batch Import service should be managed in the same way as the other services you are registered for. This means setting **Retention Periods** for data and **Deleting Obsolete Data** on a regular basis. When making a backup, deleting or restoring data, please ensure you select Inter Account Transfers, Same Day Payments and International Payments together, as this will ensure each imported batch remains complete. We recommend that before deleting any data, you make a **Backup**. Full information on these Housekeeping activities can be found in BusinessMaster Help, or in the Quick Reference Guide, installed with your software.

3. How to Import Payments and Transfers

3.1 IMPORTING BATCHES OF PAYMENTS AND TRANSFERS

You can import mixed 'batches' of payments and transfers via the **Services/Import** option on the main menu. These batches can contain Inter Account Transfers, Same Day Payments and/or International Payments. Three Day Payments can be imported via the **Services/UK Payments/Three Day Payments** menu option or through the 'Import' option on the Services menu.

Note: The maximum limit for batch importing is 350 and the maximum number of errors is 50.

The **Import** button on the toolbar can also be used to access the Import service.

3.1.1. Inter Account Transfers

Single sets of one to one Inter Account Transfer (IATs) can be imported within a batch in either SIF or MT103 format. (Please refer to section 4 **Import File Formats** for further information.)

When importing batches of IATs, please ensure that the credit account Bank details are quoted as registered on BusinessMaster, for Barclays UK accounts, you quote the routing code and for all other accounts, you quote the SWIFT BIC code, for example on an MT103 format:

- a) Barclays UK accounts, quote the sort code in the routing code details as follows: :57D: //SC 200000
- b) For all other Banks quote the SWIFT BIC, ie.
 - i) Royal Bank of Scotland, Luton, quote; :57A:RBOSGB21004
 - ii) Barclays France, quote, :57A:BARCFRPP.

Once imported please note that throughout the Import Service, IATs will always display the credit amount.

Where an IAT reference is quoted within the import and the IAT Reference parameter within the IAT service is switched on, this field will be populated with 1st line of the payment details field specified within the import.

Note: The following table indicates the types of transfer that are NOT valid within BusinessMaster:

Debit Account	Credit Account
Barclays UK	Non Barclays
Overseas Barclays	Non Barclays
Non Barclays	Barclays UK
Non Barclays	Overseas Barclays

3.1.2 Multiple Inter Account Transfers

You should note that you cannot import multiple Inter Account Transfers (where there is more than one credit or debit account).

3.1.3 Same Day Payments

You can import batches of Same Day Payments in SIF or MT103 file formats. Beneficiaries for these payments can be entered on a Freeformat basis, or they can be validated against beneficiaries held within the BusinessMaster database by restricting freeformat access to the Import Service.

Where customers have multiple applications for the same debit account, payments will be applied to the first application number applicable to the debit account quoted within an import.

You should also remember that only 350 payments can be held in the UK Payments database at any one time. If your database contains 345 payments and you import a batch of payments including 10 Same Day Payments, only the first 5 payments will be accepted. The remaining will be rejected and you will be unable to import or input any more payments until you have deleted obsolete data, in accordance with your regular housekeeping activities.

Note: Any payments quoting a UK sort code where the account number is in excess of 8 characters, will be imported as an International Payment. Please note that the Beneficiary bank sort code should be quoted as SC then the sort code, ie SC200000 in the routing code field.

3.1.4 International Payments

You can also import batches of International Payments in SIF or MT103 format. Again, as with Same Day Payments, freeformat access permissions apply.

Where possible, please ensure you use a SWIFT BIC code. This method of beneficiary bank identification ensures straight through processing, reducing the need for manual intervention. When making payments to countries where the Routing Code is the preferred method of routing payments please ensure that you always quote the Routing Code together with the Bank Name and Address within your import, in these circumstances you should not quote the SWIFT BIC as if quoted this will always take precedence.

Note: Where the payment instructions are 'Pay on application and identification' specified as /HOLD within the Payment Instructions field is no longer valid, and will reject if included in an import. This type of payment will need to be input manually.

3.2 NON FREEFORMAT BENEFICIARY VALIDATION

If the importing operator does not have Freeformat access, Same Day Payment beneficiaries are checked against the following information held in the Same Day Payments beneficiary database:

- beneficiary name
- sort code
- account number

International Payment beneficiaries are checked against the following information in the International Payments beneficiary database:

- beneficiary name
- account number
- beneficiary bank details – one of the following:
 - SWIFT BIC **or**
 - Routing Code, Bank name, Address lines 1 and 2 **or**
 - Bank name and address lines 1 and 2.

If you wish the payment to these beneficiaries to include any specific beneficiary details ie. reference number/beneficiary address, please ensure you include this in the import file, as it will NOT be taken from the beneficiary database.

4. Batch Import File Formats

4.1 SIF FORMAT

The SIF file is a sequential ASCII file containing a number of records. Each record contains 25 lines, detailing the necessary information for the payment or transfer. If there is no data for a particular field within a file, a blank line must be included.

Note: Where 'C' – Conditional has been specified, this means that inclusion of the field is 'conditional' dependent upon information supplied in other fields.

The table below defines the format for a SIF file. Please note that fields shown as 'X' are alphanumeric fields and those shown as '9' are numeric.

	Field No. & Name	IAT	SDP	IP	Maximum Field Size
1	Reference	M	M	M	X(16)
2	Value Date	M	M	M	9(8) (YYYYMMDD)
3	Currency Code	M	M	M	X(3)
4	Amount	M	M	M	9(12-n).9(n) {where n is the number of decimal places for the currency of the amount}
5	Remitter Name	O	O	O	X(35)
6	Debit Account Number	M	M	M	9(8) or X(34)
7	Swift BIC	O	O	C	X(11) {ignored if Present for SDP}
8	Routing Code	O	M	C	X(33)
9	Beneficiary Bank Name	O	O	C	X(35)
10	Beneficiary Bank Address 1	O	O	C	X(35)
11	Beneficiary Bank Address 2	O	O	C	X(35)
12	Beneficiary Bank Address 3	O	O	C	X(35) {Must be a valid country as specified in section 7}
13	Beneficiary Bank Account Number	M	M	M	X(34)
14	Beneficiary Name	O	M	M	X(35)
15	Beneficiary Address 1	O	O	O	X(35)
16	Beneficiary Address 2	O	O	O	X(35)
17	Beneficiary Address 3	O	O	O	X(35)
18	Payment Details 1	O	O	O	X(35)

	Field No. & Name	IAT	SDP	IP	Maximum Field Size
19	Payment Details 2	O	O	O	X(35)
20	Payment Details 3	O	O	O	X(35)
21	Payment Details 4	O	O	O	X(35)
22	Charging Instructions	O	O	O	/BEN Deduct charges from payment value /OUR Remitter pays all charges /SHA Beneficiary pays own charges and remitter pays Barclays
23	Payment Instructions	O	O	O	{ignored if present but if /HOLD payment will reject}
24	Deal Number	O	O	O	9(7) OR X(16)
25	Deal Rate	O	O	O	9(8).9(6)

Key: C – Conditional X – Alphanumeric
M – Mandatory 9 – Numeric
O – Optional n – defines the number of characters

Please note for International Payments where field is 'C' (conditionally mandatory) one of the following combinations are mandatory:

- SWIFT BIC **or**
- Routing Code, Beneficiary Bank Name and Address 1 **or**
- Beneficiary Bank Name, Address 1 and Address 3.

Note: Where Beneficiary bank address line 3 is included within an Import it must be a valid country as specified in section 7.

4.1.1 Example of a SIF file

TRANS REF 01
 20030317
 EUR
 100.01
 JOHN SMITH ASSOCIATES
 51507865
 BARCGB2102B
 ¶
 ¶
 ¶
 ¶
 ¶
 12345678
 DR. JOHN NODULE
 1 THE HIGH ST
 KNUTSFORD,
 CHESHIRE
 PAYMENT IN FULL AND FINAL
 SETTLEMENT FOR INVOICE NUMBER 513
 DATED 01/01/03
 ¶
 /OUR
 ¶
 9999999
 1.5

 TRANS REF 02
 20030317
 USD
 123.33
 JOHN SMITH ASSOCIATES
 51507865
 ¶
 ¶
 BANCA MARCH
 1 AVENIDA ESPANA
 BARAJAS, MADRID
 SPAIN
 48724075234
 MRS D. BIRD
 CALLE DE LOS ANGELES, 52
 PUERTA DE LAS HERAS, MADRID
 SPAIN
 PAYMENT IN FULL AND FINAL
 SETTLEMENT FOR INVOICE
 NUMBER 98765
 DATED 01/01/03
 /OUR
 ¶
 9999999
 1.70

4.2 MT103 FILE FORMAT

Note: Certain International Payment beneficiary bank fields are conditionally mandatory depending on what combination of information has been supplied in the record, these fields show 'C' Conditional instead of 'M' Mandatory or 'O' Optional.

Field Name	SWIFT Tag	IAT	SDP	IP	Format
Sender's Reference	20	M	M	M	X(16)
Time Indication	13C	O	O	O	Ignored if Present
Bank Operation Code	23B	O	O	O	Ignored if Present
Instruction Code	23E	O	O	O	Ignored if Present
Transaction Type Code	26T	O	O	O	Ignored if Present
Value Date Currency Code Payment Amount	32A	M M M	M M M	M M M	9(6) {YYMMDD} X(3) 9(12-n), 9(n) (where n is the number of decimal places for the currency of the amount)
Currency/Instruction Amount	33B	O	O	O	Ignored if Present
Exchange Rate	36	O	O	O	Ignored if Present
Ordering Customer (Debit Account)	50A/K	M	M	M	/X(34) field must be preceded with a slash '/' eg. :50A:/12345678 BARCGB22 Or :50K:/12345678 ABC LTD
Ordering Institution	52A/D	O	O	O	Ignored if Present
Sender's Correspondent	53A/ B/D	O	O	O	If Present must match 50A/K
Sending Institution	51A	O	O	O	Ignored if Present
Ordering Institution	52A/D	O	O	O	Ignored if Present
Receiver's Correspondent	54A/ B/D	O	O	O	Ignored if Present
Third Reimbursement Institution	55A/ B/D	O	O	O	Ignored if Present
Intermediary	56A/ C/D	O	O	O	Ignored if Present
SWIFT BIC Or Routing Code	57A	O	O	C See Notes below	X(11) eg.:57A:ABNANL2A or :57A://SC200000 BARCGB22 (Please note, in the case of International Payments where a Routing Code and SWIFT BIC are Present, the SWIFT BIC will always take precedence.)

Field Name	SWIFT Tag	IAT	SDP	IP	Format
Routing Code	57D	O	M	C	//X(34) – Where a routing code is Present: 1. Field must be preceded with a double slash ‘//’ 2. First two chars following ‘//’ must contain a national clearing system code
and/or Beneficiary Bank Name Beneficiary Bank Add 1 Beneficiary Bank Add 2 Beneficiary Bank Add 3		O O O O	O O O O	C C O C	X(35) X(35) X(35) X(35) (Must be a valid country as specified in section 7)
Beneficiary Account No. Beneficiary Name Beneficiary Add 1 Beneficiary Add 2 Beneficiary Add 3 Beneficiary Add 4	59	M O O O O O	M M O O O O	M M O O O O	/X(34) X(35) X(35) X(35) X(35) X(35) (Please quote a valid country as specified in section 7)
Payment Details	70	O	O	O	X(35) {4 fields}
Charging Instructions	71A	O	O	O	BEN {Deduct charges from Payment Value} or OUR {Remitter Pays All Charges} or SHA {Beneficiary Pays Own Charges & Remitter Pays Barclays}
Sender's Charges	71F	O	O	O	Ignored if Present
Receiver's Charges	71G	O	O	O	Ignored if Present
Deal Number and Rate	72	O	O	O	/REC/DEAL9(7) or X(16)-RATE9(8),9(6) {Bold text shows location of deal number and rate respectively}
Regulatory Reporting	77B	O	O	O	Ignored if Present
Envelope Contents	77T	O	O	O	Ignored if Present
End of Record Marker	–				

Key: C – Conditional X – Alphanumeric
M – Mandatory 9 – Numeric
O – Optional n – defines the number of characters

Please note for International Payments where field is ‘C’ (conditionally mandatory) one of the following combinations are mandatory:

- SWIFT BIC **or**
- Routing Code, Beneficiary Bank Name and Address 1 **or**
- Beneficiary Bank Name, Address 1 and Address 3.

Note: Where Beneficiary bank address line 3 is included within an Import it must be a valid country as specified in section 7.

All fields and field lines are separated by a carriage return and line feed, apart from field 32A, which is a single line, terminated by a carriage return and line feed.

Please ensure the decimal separator ',' is used in accordance with the payment currency's format and that the separator is included, even where there aren't any decimal digits in the payment amount.

Example

2 decimal places the maximum amount is 9999999999,99

1 decimal place the maximum amount is 9999999999,9

0 decimal places the maximum amount is 9999999999,

4.2.1 MT103 Example

```
:20:TRANS REF 01
:32A:030317GBP100,01
:50A:/51507865
BARCGB22
:57A://SC200000
BARCGB2102B
:59:/12345678
DR. JOHN NODULE
:70:PAYMENT IN FULL AND FINAL
SETTLEMENT FOR INVOICE NUMBER 513
DATED 05/12/02
-
:20:TRANS REF 02
:32A:030317GBP200,02
:50A:/51507869
BARCGB22
:57D:BANCA MARCH
AVENIDA ESPANA, 1
BARAJAS, MADRID
SPAIN
:59:/89972337329
MR. M. F. FRASER
-
```

4.3 MT100 FILE FORMAT

An MT100 File is a sequential ASCII file containing a number of lines of information to form an MT100 message. Files of this type can be imported into BusinessMaster, by selecting the MT103 file format type.

Note: Certain International Payment beneficiary bank fields are conditionally mandatory depending on what combination of information has been supplied in the record, these fields show 'C' Conditional instead of 'M' Mandatory or 'O' Optional.

Field Name	SWIFT Tag	IAT	SDP	IP	Format
Transaction Reference Number	20	M	M	M	X(16)
Value Date	32a	M	M	M	9(6)
Currency Code		M	M	M	X(3)
Payment Amount		M	M	M	9(12-n),9(n) {where n is the number of decimal places for the currency of the amount}
Remitter Name	50	O	O	O	X(35) {Rest of field ignored}
Ordering Institution	52a	O	O	O	Ignored if Present
Debit Account Number	53a/ b/d	M	M	M	//SC9(6)/9(8) or /9(8) or //X(11)/X(34) or //SC(6)/X(34) or /9(8) or /X(34) {Rest of field ignored – bold text shows location of account number}
Receiver's Correspondent	54a	O	O	O	Ignored if Present
Intermediary	56a	O	O	O	Ignored if Present
Routing Code SWIFT BIC	57a	O	O	C	//X(34) X(11) (Note, in the case of International Payments, where a Routing Code and SWIFT BIC are both quoted the SWIFT BIC will take precedence)
Routing Code	57d	O	M	C	//X(34)
Beneficiary Bank Name		O	O	C	X(35)
Beneficiary Bank Add 1		O	O	C	X(35)
Beneficiary Bank Add 2		O	O	C	X(35)
Beneficiary Bank Add 3		O	O	C	X(35) (Must contain a valid country as specified in Section 7)
Beneficiary Account No.	59	M	M	M	/X(34)
Beneficiary Name		O	M	M	X(35)
Beneficiary Address		O	O	O	X(35) {4 fields}

Field Name	SWIFT Tag	IAT	SDP	IP	Format
Payment Details	70	O	O	O	X(35) {4 fields}
Charging Instruction	71a	O	O	O	/BEN {Deduct Charges from Payment Value} or /OUR {Remitter Pays All Charges} or /SHA {Beneficiary Pays Own Charges & Remitter Pays Barclays}
Deal Number, Rate	72	O	O	O	/REC/DEAL 9(7) or X (16) -RATE 9(8),9(6) {Bold text shows location of deal number and rate respectively}
End of record marker	–				

Key: C – Conditional X – Alphanumeric
M – Mandatory 9 – Numeric
O – Optional n – defines the number of characters

Please note for International Payments where field is 'C' (conditionally mandatory) one of the following combinations are mandatory:

- SWIFT BIC **or**
- Routing Code, Beneficiary Bank Name and Address 1 **or**
- Beneficiary Bank Name, Address 1 and Address 3.

Note: Where Beneficiary bank address line 3 is included within an import it must be a valid country as specified in section 7.

4.3.1 MT100 Example

```
:20:TRANS REF 03
:32a:030317EUR10000,
:50:John Smith Associates
:53B:/51507865
:57D:Banca March
Avenida Espana, 1
Barajas, Madrid
SPAIN
:59:/7823509734
Mr. A. Garcia
:71a:/BEN
-
:20:TRANS REF 04
:32A:030317USD123,33
:50:John Smith Associates
:53B:/51507865
:57A://SC200000
BARCGB2102B
:59:/48724075234
Mrs. D. Bird
:72:/REC/DEAL99999999-RATE1,70
-
```

5. Importing Three Day Payments

5.1 INTRODUCTION

Payments for the Three Day Payments service are imported in a slightly different manner to that for the other services. Three Day Payments can be imported by selecting the **Import** button on the toolbar, followed by 'Three Day Payment', or by selecting **Services/UK Payments/Import Instructions**.

(You can import Three Day Payments via the Import Service.)

You will then need to select the appropriate import file format.

Files can be imported in any of the following formats:

Sage
SIF/Pegasus Opera
Pegasus SENIOR
BACS
BOBS-SEF
BOBS-SAGE

Each of the file formats are described below. Please remember, that samples of test files are available from the BusinessMaster Customer Care Team on 0845 605 2300.

5.1.1 SIF (Standard Input File)

The SIF file contains information in the following format:

Field Name	Field Position	Field Length
Sort Code	1	6 or 8 eg. 200000 or 20-00-00
Account Name	8	18 – Left justified
Account Number	26	8 eg. 20412562
Value	34	10 – no decimal point required
Reference Number	44	18 (optional)
BACS Code	63	2 (optional)

Each field is separated with a comma. Reference number and BACS fields are optional, although if the BACS field is left blank, BusinessMaster will fill in with '99' for example. Commas must still be used, even if a field is left blank. If you pick a direct debit application then the following BACS codes should be used:

- 01 – First payment
- 17 – After the first
- 18 – Re-presented
- 19 – Final payment

Each record is terminated with a (/), carriage return and line feed (/LF).

Note: SIF/CSV format – the SIF format supports 83 characters, however, BusinessMaster II recognises only 70 characters. The import will fail if the transaction code eg. '99' falls between character positions 69 and 70, as BusinessMaster will truncate this code to '9', which is an invalid code. If this format is being used with a Crediting application, the problem can be overcome by omitting the transaction code, as BusinessMaster will automatically use the default '99'. However, this is not possible for Debiting applications, in this instance, the records must be reduced to less than 70 characters, either by reducing the account name or the reference fields.

5.1.2 CSV File Format

CSV file formats are similar to SIF. The only difference between the two is that each field in a CSV file will have inverted commas. CSV files can be created in Microsoft™ Excel and saved using the 'Save as' option

Field Name	Field Position	Field Length
Sort Code	1	6 or 8 eg. 200000 or 20-00-00
Account Name	12	18 eg. Account Name
Account Number	33	8 eg. 10236547
Value	44	10 eg. 10000
Reference Number	57	18 (optional)
BACS Code	78	2 (optional)

Each field is wrapped in inverted commas and separated with a comma. Reference number and BACS fields are optional. If the BACS code field is left blank, BusinessMaster will fill in with '99'. If these fields are omitted, commas and inverted commas should still be used. Each record is terminated with a (/), carriage return and line feed (/LF).

Note: SIF/CSV format – the SIF format supports 83 characters, however, BusinessMaster II recognises only 70 characters. The import will fail if the transaction code eg. '99' falls between character positions 69 and 70, as BusinessMaster will truncate this code to '9', which is an invalid code. If this format is being used with a Crediting application, the problem can be overcome by omitting the transaction code, as BusinessMaster will automatically use the default '99'. However, this is not possible for Debiting applications, in this instance, the records must be reduced to less than 70 characters, either by reducing the account name or the reference fields.

5.1.3 BACS Import File Format

Each record is 100 characters in length. If any longer, BusinessMaster will ignore the extra characters. BusinessMaster also ignores any record with the text contra at positions 65-70.

The table below shows the fields that make up a BACS file format.

Field Name	Field Position	Field Length
Destination Sort Code*	1	6
Destination Account Number*	7	8
Type of destination Account	15	1
Transaction Code*	16	2 (optional)
Originating Sort Code	18	6
Originating Account Number	24	8
Free Format	32	4
Amount*	36	11
User Name (Remitter)	47	18
User Reference*	65	18 (optional)
Destination Account Name*	83	18

The fields shown above will produce a full record, but BusinessMaster only requires the fields marked with *.

Please note that BusinessMaster can only accept records that contain a header and trailer with a field length of no more than 80 characters. Customers attempting to use headers and trailers of 100 characters may experience problems.

6. Importing Beneficiaries

6.1 INTRODUCTION

You can also import beneficiary data for International Payments, Same Day Payments and Three Day Payments. To import beneficiaries for these services, select **Import** from the toolbar, then UK Three Day Beneficiary/Debtor or UK Same Day Beneficiary or IP Beneficiary.

Three Day Payment beneficiaries can be imported in SIF and BOBs formats and International Payments and Same Day Payments can be imported in CSV format.

Each file format is detailed below:

6.2 CSV BENEFICIARY IMPORT FILE FORMAT FOR SAME DAY PAYMENT BENEFICIARIES

CSV Field Name	Required	Beneficiary Fields	Format
Beneficiary Keyword	O	Keyword	X(10)
Beneficiary Name	M	Name	X(35)
Beneficiary Sort Code	M	Sort Code	9(6)
Beneficiary Account ID	M	Account Number	X(24)
Sterling Flag	M	Currency	X(1) (S= Sterling)
Beneficiary Type	M	Type	X(1) B – Bank C - Customer
Beneficiary Advice Indicator	M	Advice Indicator	X(1) T – True F – False
Beneficiary Address 1	O	Beneficiary Address	X(35)
Beneficiary Address 2	O	Beneficiary Address	X(35)
Beneficiary Country Code	O	Beneficiary Country Code	X(3)
Beneficiary Bank Name	O	Bank Name	X(35)
Beneficiary Bank Address 1	O	Bank Address	X(35)
Beneficiary Bank Address 2	O	Bank Address	X(35)
Beneficiary Bank Country Code	O	Bank Country Code	X(3)

Key: M – Mandatory X – Alphanumeric
O – Optional 9 (6) – Numeric, 6 digits

Notes: Each record should be terminated by a carriage return and line feed.
Where a field is left blank, commas must still be used.

Example

An example of this CSV file is:

CREDITORS,FREDBLOGGS&CO,200000,70551258,S,C,F,BLIGHTY HOUSE 4
STATION ROAD,DENTON MANCHESTER,UK,BARCLAYS BANK PLC,6 HIGH
STREET,POOLE,UK ,

6.3 CSV BENEFICIARY IMPORT FILE FORMAT FOR INTERNATIONAL PAYMENT BENEFICIARIES

CSV Field Name	Required	Beneficiary Fields	Format
Beneficiary Keyword	O	Keyword	X(10)
Beneficiary Name	M	Name	X(35)
Beneficiary Account Number	M	Account Number	X(34)
Beneficiary Bank Routing Code	C	Routing Code	X(33)
Beneficiary Bank SWIFT BIC	C	SWIFT ID	X(8) or X(11)
Beneficiary Country Code	O	Country	X(3)
Beneficiary Address 1	O	Beneficiary Address	X(35)
Beneficiary Address 2	O	Beneficiary Address	X(35)
Beneficiary Address 3	O	Beneficiary Address	X(35)
Payment Instructions	M	Payment Instructions	X(1)*
Beneficiary Bank Name	C	Bank Name	X(35)
Beneficiary Bank Address 1	C	Bank Address	X(35)
Beneficiary Bank Address 2	C	Bank Address	X(35)
Beneficiary Bank Country Code	C	Bank Country Code	X(3)
Debit Account SWIFT ID or Sort Code	O	Debit Account SWIFT ID/ Sort Code	X(11)
Debit Account Number	O	Debit Account Number	X(34)
Remitter Name	O	By Order Of	X(35)
Payment Details 1	O	Payment Details	X(35)
Payment Details 2	O	Payment Details	X(35)
Payment Details 3	O	Payment Details	X(35)
Payment Details 4	O	Payment Details	X(35)
Beneficiary Currency	O	Currency	X(3)

Key: C – Conditional X – Alphanumeric
M – Mandatory 9 (6) – Numeric, 6 digits
O – Optional

Please note SWIFT BIC or Routing Code should be quoted if known.

*For Payment instructions, valid codes are as follows:

A – Notify and Pay; B – Advice and Credit or
C – Pay on Application and Identification

Example:

IMPORTED,B PARREZ,12345678XYZ,,BARCGB21,FR ,1
 AVENUE,GRENOBLE,30543,A,BARCLAYS BANK PLC,GRANDE PLACE,PARIS
 32433,FR ,ANTBIT2PV30,45648FDTTR477896,JOE BLOGGS,PAYMENT DETAILS
 1,PAYMENT DETAILS 2,PAYMENTS DETAILS 3,PAYMENT DETAILS 4,EUR,

6.4 BOBS/SIF IMPORT FILE FORMAT FOR THREE DAY PAYMENT BENEFICIARIES/ DEBTORS.

You can import Three Day Payment beneficiaries/debtors into BusinessMaster from your accountancy package. There are two formats that can be used – BOBS or Standard Import Format (SIF).

The import files must be sequential ASCII files containing a number of lines (records). Each line is terminated by a carriage return and line feed.

Fields within a record are separated by a comma, (Comma separated value, CSV file). If the field is omitted from the data, the comma delimiters are still required.

The table below shows the fields and maximum field lengths.

BOBs Field	Required	Beneficiary/Debtor Fields	Format
Name	M	Name	X(30)
No Equivalent	O	Beneficiary/Debtor	X(1)-B or D (Default is B: Beneficiary)
No Equivalent	O	Currency	X(1) (Default is S: Sterling)
Storeref	O	Payment Reference	X(18)
Accname	M	Account Name	X(18)
Sort code	M	Sort Code	9(6)
Accnum	M	Account Number	9(8)
Acctype	O	Account Type	9(1)
Keyword	O	Keyword	X(10)

Key: M – Mandatory O – Optional Fields
 X – Alphanumeric 9 (6) – Numeric, 6 digits

A maximum of up to 1700 beneficiary/debtor records can be processed, within any one file. The maximum number of Three Day Payment beneficiaries/debtors that can be displayed is 3500.

7. Countries List

Albania Algeria Andorra Anguila Antigua Argentina Armenia Aruba Australia Austria	Azerbaijan Bahamas Bahrain Bangladesh Barbados Belarus Belgium Belize Benin Bermuda	Bolivia Bosnia + Herzegovina Botswana Brazil Brunei Bulgaria Burkina Faso Burundi Cambodia Cameroon	Canada Cape Verde Cayman Islands Central African Rep Chad Chile China Colombia Congo Cook Islands
Costa Rica Cote D'Ivoire Croatia Cyprus Czech Republic Denmark Djibouti Dominica Dominican Republic	Ecuador Egypt El Salvador Equatorial Guinea Estonia Ethiopia European Community Faeroe Islands Fiji	Finland France French Polynesia Gabon Gambia Georgia Germany Ghana Gibraltar Greece	Greenland Grenada Guadeloupe Guam Guatemala Guinea Guyana Haiti Hong Kong Hungary
Iceland India Indonesia Ireland Israel Italy Jamaica Japan Jordan Kazakhstan	Kenya Korea (North) Korea (South) Kuwait Kyrgyzstan Latvia Lebanon Lesotho Liechtenstein Lithuania	Luxembourg Macau Macedonia Madagascar Malawi Malaysia Maldives Mali Malta Martinique	Mauritania Mauritius Mayotte Mexico Moldova, Republic of Monaco Mongolia Montserrat Morocco Mozambique
Myanmar Namibia Nepal Netherlands Netherlands Antilles New Caledonia New Zealand Nicaragua Niger Nigeria	Norway Oman Pakistan Panama Papua New Guinea Paraguay Peru Philippines Poland Portugal	Puerto Rico Qatar Reunion Romania Russian Federation Rwanda Samoa San Marino Saudi Arabia Senegal	Seychelles Sierra Leone Singapore Slovakia Slovenia Solomon Islands South Africa Spain Sri Lanka St Kitts
St Lucia St Vincent Sudan Suriname Swaziland Sweden Switzerland Syrian Arab Republic Taiwan	Tanzania Thailand Tobago Togo Tonga Trinidad Tunisia Turkey Turkmenistan	Turks and Caicos Uganda Ukraine United Arab Emirates United Kingdom Uruguay USA Uzbekistan Vanuatu	Venezuela Vietnam Virgin Islands (GB) Virgin Islands (US) Yemen Yugoslavia Zambia Zimbabwe

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