ofxstatement-lloyds

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Plugin for ofxstatement to convert CSV statements exported from Lloyds Bank (UK) into OFX format for import into accounting software such as Odoo, Gnu-Cash, and others.

Features

Payee extraction Parses Lloyds transaction descriptions to produce a clean payee name in the OFX `<NAME>` field. Downstream importers use this as the primary transaction label for display and auto-reconciliation.

Transaction type preservation Prefixes the OFX `<MEMO>` field with the original Lloyds transaction type code (DD, FPI, FPO, DEB, BGC etc.), preserving detail that is lost in the standard OFX TRNTYPE mapping.

Structured memo Splits the description into payee and remainder, so importers that display `NAME : MEMO` show useful detail rather than duplication.

Balance tracking Calculates opening and closing balances from the reverse-chronological CSV, included in the OFX output for statement validation.

Supported transaction patterns

Card purchases `MERCHANT CD nnnn [ddMMMYY]` extracts the merchant name.

FX purchases `MERCHANT [ref] [CURRENCY] amount VISAXR rate CD nnnn` extracts the merchant, with FX details in the memo.

FX fees `NON-GBP TRANS FEE n.nn% CD nnnn` normalised to `Non-GBP Transaction Fee`.

Faster payments (FPI/FPO/BGC) `PAYEE reference sortcode ddMMMYY HH:MM` extracts the payer or payee name.

Direct debits and standing orders (DD/SO) `PAYEE mandate-reference` extracts the payee name.

Service charges (PAY) `SERVICE CHARGES REF : number` extracts the charge description.

Unrecognised formats fall back to the full description as payee with the transaction type code as memo.

Installation

Linux / macOS

`pip install ofxstatement-lloyds`

Or with pipx:

`pipx inject ofxstatement ofxstatement-lloyds`

Windows

`py -m pip install ofxstatement-lloyds`

Upgrading

Linux / macOS:

`pip install --upgrade ofxstatement-lloyds`

Windows:

`py -m pip install --upgrade ofxstatement-lloyds`

Configuration

Edit the ofxstatement configuration:

`ofxstatement edit-config`

Add a section for your Lloyds account:

```
[lloyds]
plugin = lloyds
currency = GBP
```

Usage

Export a CSV statement from Lloyds online banking, then convert:

`ofxstatement convert -t lloyds statement.csv statement.ofx`

The CSV is expected in the format provided by Lloyds online banking with columns: date, type, sort code, account number, description, debit, credit, balance.

Odoo reconciliation

The payee and memo split is designed to work with Odoo's reconciliation models and the OCA `account_statement_completion_label_simple` module.

The `Label` field in Odoo matches against the OFX `<NAME>` (clean payee). The `Note` field matches against `<MEMO>` (prefixed with the Lloyds transaction type code).

Example reconciliation model rules:

Label Contains	Note Contains	Action
Non-GBP		Counterpart: bank charges expense account
DIRECT LINE	DD	Partner: Direct Line Insurance
	FPI	Filter: incoming faster payments only
HMRC	FPO	Partner: HMRC