BARCLAYS

Guide to Importing Payments and Transfers into BusinessMaster II

Contents

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 (IAT)	Three Day Payments (TDP)	Same Day Payments (SDP)	International Payments* (IP)
Sage		✔		
SIF/PEGASUS		✔		
Pegasus SENIOR		✔		
Bacs		✔		
BOBS-SEF		✔		
BOBS-SAGE		✔		
SIF (Batch Import)	✔		✔	✔
MT103 (Batch Import)	✔		✔	✔

Please 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.

*SEPA Credit Transfers are requested via the International Payments service.

Beneficiary data can be imported in the following formats:

	TDP	SDP	IP*
CSV		✔	✔
SIF	✔		
BOBS	✔		

*SEPA Credit Transfers use International Payments beneficiaries.

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:** 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, SEPA Credit Transfers 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, SEPA Credit Transfers 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: 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.

*International Payments will include SEPA Credit Transfers.

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, International Payments and/or SEPA Credit Transfers. 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.

Please 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, i.e.

     i) Royal Bank of Scotland, Luton, quote; :57A:RBOSGB21004

     ii) Barclays France, quote, :57A:BARCFRPP.

Please note: once imported 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 first line of the payment details field specified within the import.

Debit account	Credit account
Barclays UK	Non Barclays
Overseas Barclays	Non Barclays
Non Barclays	Barclays UK
Non Barclays	Overseas Barclays

Please note: the above table indicates the types of transfer that are NOT valid within BusinessMaster.

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 five 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.

Please note: any payments quoting a UK sort code where the account number is in excess of eight characters, will be imported as an International Payment. The Beneficiary bank sort code should be quoted as SC then the sort code, i.e. SC200000 in the routing code field.

3.1.4 International Payments and SEPA Credit Transfers

To send payments overseas or in a currency other than sterling (GBP), you can make an International Payment. For payments in euros (EUR) you can alternatively send a SEPA Credit Transfer if the beneficiary's account is in one of the Single Euro Payment Area countries (EU member states plus Iceland, Liechtenstein, Norway and Switzerland).

International Payments

You can 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 for selecting charges:

SEPA Credit Transfers

For SEPA Credit Transfer, the only available charging option is 'Beneficiary pays own charges and remitter pays Barclays'.

EU Pricing Policy

EU Pricing Policy applies to payments of up to €50,000 made to any of the countries which encompass the EU/EEA plus Switzerland (excluding Isle of Man and Channel Islands) that include a valid SWIFT BIC and IBAN. If the payment meets these criteria the only available charging option is 'Beneficiary pays own charges and remitter pays Barclays'.

Payment Services Directive

Payment Services Directive applies to payments being sent to any of the countries which encompass the EU/EEA (excluding Isle of Man and Channel Islands) and is being sent in euros or in the national currencies of any of these nations and the following must be adhered to:

- if this payment involves a currency conversion, e.g. euros debiting a Sterling Account, then the only options that can be selected are 'Remitter pays all charges' or 'Beneficiary pays own charges and remitter pays Barclays'

- if this payment does not involve a currency conversion, e.g. euros debiting a Euro Account then the only option that can be selected is 'Beneficiary pays own charges and remitter pays Barclays'

Where both Payment Services Directive and EU Pricing apply, EU Pricing takes precedence over Payment Services Directive.

Further to European Regulation/Resolution 2560/2001, when importing euro payments to Beneficiaries in EU Member States, Iceland, Liechtenstein, Norway and Switzerland and for SEPA Credit Transfers you must quote a valid SWIFT BIC in the Beneficiary Bank details and IBAN (International Bank Account Number) in the Beneficiary Account Number field. The IBAN is a standard Account Number format for use with International Payments. It is designed to assist European banks to provide a better service to customers by improving the quality of information used in European cross-border payments. For further information please visit: business.barclays.co.uk/bb/iban

Please 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.

SEPA Credit Transfers

SEPA Credit Transfers (SCTs)* are a cost effective way to send non urgent payments in euros to the 27 EU Member States, Norway, Iceland, Liechtenstein and Switzerland.

We must receive the request at least two days ahead of the earliest date you wish your beneficiary to receive the funds.

For example, today is Tuesday (Day 1) and you want to credit a beneficiary on Thursday at the earliest (Day 3) and Friday at the latest (Day 4).

If Tuesday to Friday are working days:

- both in the UK and in your beneficiary's country and

- for the currency of your debit account and

- the cut-off time for debit account currency is normally 14:30

we must receive your instruction before 14:30 on Tuesday, quoting Thursday as the value date.

The beneficiary bank will have the funds by Thursday and may apply them to the beneficiary's account on Thursday (earliest date) or Friday (latest date).

*Please see page 23 of the International Payments Guide for an example of SEPA Credit Transfers from accounts held with Barclays Bank Ireland PLC and Barclays Bank PLC, Frankfurt branch.

The format for SCTs is similar to International Payments however they must meet the following criteria:

- be in euros

- be sent to a bank in a SEPA country which is a member of the SEPA Credit Transfer scheme

- include a valid SWIFT BIC and IBAN for the beneficiary's account

- contain /REC/SCT in the payment details field

- the debit account must be held with Barclays Bank PLC, Barclays Bank Ireland PLC or Barclays Bank PLC (Frankfurt branch)

- the debit account must not be held with Barclays Private Clients and International Limited*

Please note: requests for SCTs which do not meet the above criteria and have not been requested in the formats detailed within this guide, may be processed as International Payments and attract the International Payment fee.

*SCTs are not available to those customers who have accounts based in Jersey, Guernsey and Isle of Man, as these islands are not part of the Single Euro Payments Area (SEPA).

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,
i.e. reference number/beneficiary address, please ensure you include this in the import file,
as it will NOT be taken from the beneficiary database.

*International Payment beneficiaries are also used for SEPA Credit Transfers.

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.

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

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

Field no. and name		IAT	SDP	IP	SCT	Maximum field size
1	Reference	M	M	M	M	X16
2	Value Date	M	M	M	M	9(8) (YYYYMMDD) SEPA Credit Transfers must be submitted at least two days ahead of the value date. ***Please note:** for SEPA Credit transfers from accounts held with Barclays Bank Ireland PLC and Barclays Bank PLC, Frankfurt branch, the value date is the first day in the payment cycle
3	Currency Code	M	M	M	M	X(3) For SEPA Credit Transfers, this must be EUR
4	Amount	M	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	M	X(35)
6	Debit Account Number	M	M	M	M	9(8) or X(34)
7	Swift BIC	O	O	C	M	X(11) {ignored if Present for SDP. Mandatory for International Payments to EU Member States (27 countries), Iceland, Liechtenstein, Norway and Switzerland and for SEPA Credit Transfers)
8	Routing Code	O	M	C	O	X(33)
9	Beneficiary Bank Name	O	O	C	O	X(35)
10	Beneficiary Bank Address 1	O	O	C	O	X(35)
11	Beneficiary Bank Address 2	O	O	C	O	X(35)
12	Beneficiary Bank Address 3	O	O	C	O	X(35) {Must be a valid country as specified in section 7}

Field no. and name	IAT	SDP	IP	SCT	Maximum field size
13 Beneficiary Bank Account Number	M	M	M	M	X(34) {IBAN – Mandatory for International Payments to EU Member States (25 countries), Iceland, Liechtenstein, Norway and Switzerland and for SEPA Credit Transfers)
14 Beneficiary Name	O	M	M	M	X(35)
15 Beneficiary Address 1	O	O	O	O	X(35)
16 Beneficiary Address 2	O	O	O	O	X(35)
17 Beneficiary Address 3	O	O	O	O	X(35)
18 Payment Details 1	O	O	O	M	X(35) If you wish the particular payment to be made as a SEPA Credit Transfer, you must type /REC/SCT as the first eight characters in this line
19 Payment Details 2	O	O	O	O	X(35)
20 Payment Details 3	O	O	O	O	X(35)
21 Payment Details 4	O	O	O	O	X(35)
22 Charging Instructions *Please refer to Note for Selecting Charges opposite	O	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	O	{ignored if present but if /HOLD payment will reject}
24 Deal Number	O	O	O	O	9(7) OR X(16)
25 Deal Rate	O	O	O	O	9(8).9(6)

Key:

C – Conditional M – Mandatory O – Optional

X – Alphanumeric 9 – Numeric n – defines the number of characters

*Note for selecting charges:

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

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

SEPA Credit Transfers

For SEPA Credit Transfer, the only available charging option is SHA.

EU Pricing Policy

EU Pricing Policy applies to payments of up to €50,000 made to any of the countries which encompass the EU/EEA plus Switzerland (excluding Isle of Man and Channel Islands) that include a valid SWIFT BIC and IBAN. If the payment meets these criteria the only available charging option is SHA.

Payment Services Directive

Payment Services Directive applies to payments being sent to any of the countries which encompass the EU/EEA (excluding Isle of Man and Channel Islands) and is being sent in euros or in the national currencies of any of these nations and the following must be adhered to:

• if this payment involves a currency conversion, e.g. euros debiting a Sterling Account, then the only options that can be selected are OUR or SHA

• if this payment does not involve a currency conversion, e.g. euros debiting a Euro Account then the only option that can be selected is SHA

If the payment meets the criteria set out in the EU Pricing Policy, then the only option that can be selected is SHA.

4.1.1 Examples of a SIF file – Same Day Payments and International Payments

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

TRANS REF 03

2003017

EUR

200.00

JOHN SMITH ASSOCIATES

51507865

DEUTATWW

¶

¶

¶

¶

AT611904300234573201

HERR FRANTZ

HOHENSTAUFENGASSE 4

VIENNA 1010

AUSTRIA

PAYMENT IN FULL AND FINAL

SETTLEMENT FOR INVOICE

12345678

DATED 01/01/03
/OUR
¶
9999999

1.45
4.1.2 SEPA Credit Transfer SIF file example

TRANS REF 01
20080801
EUR

2000.00
ORGANISATION ONE
00121100
BARCPT22

PT50000201231234567890154
J SMITH
/REC/SCT
/SHA

4.2 MT103 file format

Please 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	SCT	Format
Sender's Reference	20	M	M	M	M	X(16)
Time Indication	13C	O	O	O	O	Ignored if Present
Bank Operation Code	23B	O	O	O	O	Ignored if Present
Instruction Code	23E	O	O	O	O	Ignored if Present
Transaction Type Code	26T	O	O	O	O	Ignored if Present
Value Date	32A	M	M	M	M	9(6) {YYMMDD} SEPA Credit Transfers must be submitted at least two days ahead of the value date
						***Please note:** for SEPA Credit transfers from accounts held with Barclays Bank Ireland PLC and Barclays Bank PLC, Frankfurt branch, the value date is the first day in the payment cycle
Currency Code		M	M	M	M	X(3) Must be EUR for SEPA Credit Transfers
Payment Amount		M	M	M	M	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	O	Ignored if Present
Exchange Rate	36	O	O	O	O	Ignored if Present
Ordering Customer (Debit Account)	50A/K	M	M	M	M	/X(34) field must be preceded with a slash '/', e.g. :50A:/12345678 BARCGB22 Or :50K:/12345678 ABC LTD

Field name	Swift tag	IAT	SDP	IP	SCT	Format
Ordering Institution	52A/D	O	O	O	O	Ignored if Present
Sender's Correspondent	53A/B/D	O	O	O	O	If Present must match 50A/K
Sending Institution	51A	O	O	O	O	Ignored if Present
Ordering Institution	52A/D	O	O	O	O	Ignored if Present
Receiver's Correspondent	54A/B/D	O	O	O	O	Ignored if Present
Third Reimbursement Institution	55A/B/D	O	O	O	O	Ignored if Present
Intermediary	56A/C/D	O	O	O	O	Ignored if Present
SWIFT BIC OR Routing Code	57A	O	O (See Notes below)	C	M	X(11) eg.:57A:ABNANL2A or :57A://SC200000 BA CGB22 (**Please note:** in the case of International Payments where a Routing Code and SWIFT BIC are Present, the SWIFT BIC will always take precedence. SWIFT BIC Mandatory for International Payments to EU Member States, Iceland, Liechtenstein, Norway and Switzerland and for SEPA Credit Transfers)
Routing Code	57D	O	M (See Notes below)	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		O	O	C	O	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 be a valid country as specified in section 7)
Beneficiary Account No.	59	M	M	M	M	/X(34) {IBAN – Mandatory for International Payments to EU Member States, Iceland, Liechtenstein, Norway and Switzerland and for SEPA Credit Transfers}
Beneficiary Name		O	M	M	M	X35
Beneficiary Add 1		O	O	O	O	X35
Beneficiary Add 2		O	O	O	O	X35
Beneficiary Add 3		O	O	O	O	X35
Beneficiary Add 4		O	O	O	O	X(35) (Please quote a valid country as specified in section 7)
Payment Details	70	O	O	O	M	X(35) {4 fields} If you wish the particular payment to be made as a SEPA Credit Transfer, you must type/REC/SCT as the first eight characters in this line
Charging Instructions *Please refer to Note for Selecting Charges overleaf	71A	O	O	O	O	BEN {Deduct charges from Payment Value} or OUR {Remitter Pays All Charges} or SHA {Beneficiary Pays Own Charges and Remitter Pays Barclays}

Field name	Swift tag	IAT	SDP	IP	SCT	Format
Sender's Charges	71F	O	O	O	O	Ignored if Present
Receiver's Charges	71G	O	O	O	O	Ignored if Present
Deal Number and Rate	72	O	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	O	Ignored if Present
Envelope Contents	77T	O	O	O	O	Ignored if Present
End of Record Marker	–					

Key:

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

*Note for selecting charges:

For International Payments where field is 'C' (conditionally mandatory) one of the following combinations is mandatory:

- SWIFT BIC or

- Routing Code, Beneficiary Bank Name and Address 1 or

- Beneficiary Bank Name, Address 1 and Address 3

SEPA Credit Transfers

For SEPA Credit Transfer, the only available charging option is SHA.

EU Pricing Policy

EU Pricing Policy applies to payments of up to €50,000 made to any of the countries which encompass the EU/EEA plus Switzerland (excluding Isle of Man and Channel Islands) that include a valid SWIFT BIC and IBAN. If the payment meets these criteria the only available charging option is SHA.

Payment Services Directive

Payment Services Directive applies to payments being sent to any of the countries which encompass the EU/EEA (excluding Isle of Man and Channel Islands) and is being sent in euros or in the national currencies of any of these nations and the following must be adhered to:

- if this payment involves a currency conversion, e.g. euros debiting a Sterling Account, then the only options that can be selected are OUR or SHA

- if this payment does not involve a currency conversion, e.g. euros debiting a Euro Account then the only option that can be selected is SHA

If the payment meets the criteria set out in the EU Pricing Policy, then the only option that can be selected is SHA.

Please 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 – Same Day Payments and International Payments Examples

: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

-

:20:TRANS REF 03

:32A:030317EUR200,00

:50A:/51507865

BARCGB22

:57A:DEUTATWW

:59:/AT611904300234573201

HERR FRANTZ

:71A:BEN

-

4.2.2 SEPA Credit Transfer MT103 example:

:20:TRANS REF 01

:32A:080717EUR1000,01

:50A:/51507865

:57A:BARCPT22

:59:/PT50000201231234567890154

MR J SMITH

:70:/REC/SCT PAYMENT IN FULL AND FINAL

SETTLEMENT FOR INVOICE NUMBER 513

DATED 05/06/04

:71A:/SHA

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.

Please 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	SCT	Format
Transaction Reference Number	20	M	M	M	M	X(16)
Value Date	32a	M	M	M	M	9(6) SEPA Credit Transfers must be submitted at least two days ahead of the value date ***Please note:** for SEPA Credit transfers from accounts held with Barclays Bank Ireland PLC and Barclays Bank PLC, Frankfurt branch, the value date is the first day in the payment cycle

Field name	Swift tag	IAT	SDP	IP	SCT	Format
Currency Code		M	M	M	M	X(3) Must be EUR for SEPA Credit Transfers
Payment Amount		M	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	O	X(35) {Rest of field ignored}
Ordering Institution	52a	O	O	O	O	Ignored if Present
Debit Account Number	53a/b/dM		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	O	Ignored if Present
Intermediary	56a	O	O	O	O	Ignored if Present
Routing Code SWIFT BIC	57a	O	O	C	M	//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. SWIFT BIC is mandatory for International Payments to EU Member States, Iceland, Liechtenstein, Norway and Switzerland and for SEPA Credit Transfers)
Routing Code	57d	O	M	C	M	//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						X(35) (Must contain a valid country as specified in section 7)
Beneficiary Account No.	59	M	M	M	M	/X(34) {IBAN – Mandatory for International Payments to EU Member States, Iceland, Liechtenstein, Norway and Switzerland and for SEPA Credit Transfers}
Beneficiary Name		O	M	M	M	X(35)
Beneficiary Address		O	O	O	O	X(35) {4 fields}
Payment Details	70	O	O	O	M	X(35) {4 fields} If you wish the particular payment to be made as a SEPA Credit Transfer, you must type /REC/SCT as the first eight characters in this line
Charging Instruction *Please refer to Note for Selecting Charges overleaf	71a	O	O	O	M	/BEN {Deduct Charge from Payment Value} or/OUR {Remitter Pays All Charges} or /SHA {Beneficiary Pays Own Charges and Remitter Pays Barclays}
Deal Number, Rate	72	O	O	O	O	/REC/DEAL9(7) or X(16)-RATE9(8),9(6) {Bold text shows location of deal number and rate respectively}
End of record maker	–					

Key:

C – Conditional   M – Mandatory   O – Optional

X – Alphanumeric   9 – Numeric   n – defines the number of characters

*Note for selecting charges:

For International Payments where field is 'C' (conditionally mandatory) one of the following combinations is mandatory:

- SWIFT BIC or

- Routing Code, Beneficiary Bank Name and Address 1 or

- Beneficiary Bank Name, Address 1 and Address 3

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

SEPA Credit Transfers

For SEPA Credit Transfer, the only available charging option is SHA.

EU Pricing Policy

EU Pricing policy applies to payments of up to €50,000 made to any of the countries which encompass the EU/EEA plus Switzerland (excluding Isle of Man and Channel Islands) that include a valid SWIFT BIC and IBAN. If the payment meets these criteria the only available charging option is SHA.

Payment Services Directive

Payment Services Directive applies to payments being sent to any of the countries which encompass the EU/EEA (excluding Isle of Man and Channel Islands) and is being sent in euros or in the national currencies of any of these nations and the following must be adhered to:

- if this payment involves a currency conversion, e.g. euros debiting a Sterling Account, then the only options that can be selected are OUR or SHA

- if this payment does not involve a currency conversion, e.g. euros debiting a Euro Account then the only option that can be selected is SHA

If the payment meets the criteria set out in the EU Pricing Policy, then the only option that can be selected is SHA.

4.3.1 MT100 – Same Day Payments and International Payments 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/DEAL9999999-RATE1,70
-
:20:TRANS REF 03
:32A:030317EUR200,00
:50:John Smith Associates
:53B:/51507865
:57A:DEUTATWW
:59:/AT611904300234573201
HERR FRANTZ
:71A:/BEN
-

4.3.2 SEPA Credit Transfer MT100 Example

:20:TRANS REF 01

:32A:080717EUR1000,01

:50: John Smith Associates

:53B:/51507865

:57A:BARCPT22

:59:/PT50000201231234567890154

MR J SMITH

:70:/REC/SCT PAYMENT IN FULL AND FINAL

SETTLEMENT FOR INVOICE NUMBER 513

DATED 05/06/04

:71A:/SHA

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 is described below. Please remember that samples of test files are available from the BusinessMaster Customer Care Team on 0834 604 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 e.g. 200000 or 20-00-00
Account Name	8	18 – Left justified
Account Number	26	8 e.g. 20412562
Value	34	10 – no decimal point required
Reference Number	44	18 Three Day Payments – this field is optional Three Day Collections – this field is mandatory and must contain the reference quoted on the Direct Debit instruction
Bacs Code	63	2

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).

Please 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 e.g. 200000 or 20-00-00
Account Name	12	18 e.g. Account Name
Account Number	33	8 e.g. 10236547
Value	44	10 e.g. 10000
Reference Number	57	18 Three Day Payments – this field is optional Three Day Collections – this field is mandatory and must contain the reference quoted on the Direct Debit instruction
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).

Please 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 Three Day Payments – this field is optional Three Day Collections – this field is mandatory and must contain the reference quoted on the Direct Debit instruction
Destination Account Name*	83	18

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

Please note: 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 **International Payment Beneficiary**.

Please note: SEPA Credit transfer beneficiaries are stored in the International Payment beneficiary database.

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.

6.2 CSV Beneficiary Import file format for Same Day Payment beneficiaries

Each file format is detailed below:

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)

Please note: 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)

CSV field name	Required	Beneficiary fields	Format
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   O – Optional

M – Mandatory   9 (6) – Numeric, six digits

X – Alphanumeric

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
**These fields must contain specific information for SEPA Credit Transfers. Please see page 5 for more details.

Please note: when importing Beneficiaries in EU Member States, Iceland, Liechtenstein, Norway and Switzerland the SWIFT BIC in the Beneficiary Bank SWIFT BIC and IBAN in Beneficiary Account Number fields are mandatory in line with EU Regulation/Resolution 2560/2001

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

X – Alphanumeric   9 (6) – Numeric, six 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	Azerbaijan	Bolivia	Canada
Algeria	Bahamas	Bosnia + Herzegovina	Cape Verde
Andorra	Bahrain	Botswana	Cayman Islands
Anguila	Bangladesh	Brazil	Central African Rep
Antigua	Barbados	Brunei	Chad
Argentina	Belarus	Bulgaria	Chile
Armenia	Belgium	Burkina Faso	China
Aruba	Belize	Burundi	Colombia
Australia	Benin	Cambodia	Congo
Austria	Bermuda	Cameroon	Cook Islands
Costa Rica	Ecuador	Finland	Greenland
Cote D'Ivoire	Egypt	France	Grenada
Croatia	El Salvador	French Polynesia	Guadeloupe
Cyprus	Equatorial Guinea	Gabon	Guam
Czech Republic	Estonia	Gambia	Guatemala
Denmark	Ethiopia	Georgia	Guinea
Djibouti	European Community	Germany	Guyana
Dominica	Faeroe Islands	Ghana	Haiti
Dominican Republic	Fiji	Gibraltar	Hong Kong
		Greece	Hungary
Iceland	Kenya	Luxembourg	Mauritania
India	Korea (North)	Macau	Mauritius
Indonesia	Korea (South)	Macedonia	Mayotte
Ireland	Kuwait	Madagascar	Mexico

Israel	Kyrgyzstan	Malawi	Moldova, Republic of
Italy	Latvia	Malaysia	Monaco
Jamaica	Lebanon	Maldives	Mongolia
Japan	Lesotho	Mali	Montserrat
Jordan	Liechtenstein	Malta	Morocco
Kazakhstan	Lithuania	Martinique	Mozambique
Myanmar	Norway	Puerto Rico	Seychelles
Namibia	Oman	Qatar	Sierra Leone
Nepal	Pakistan	Reunion	Singapore
Netherlands	Panama	Romania	Slovakia
Netherlands Antilles	Papua New Guinea	Russian Federation	Slovenia
New Caledonia	Paraguay	Rwanda	Solomon Islands
New Zealand	Peru	Samoa	South Africa
Nicaragua	Philippines	San Marino	Spain
Niger	Poland	Saudi Arabia	Sri Lanka
Nigeria	Portugal	Senegal	St Kitts
St Lucia	Tanzania	Turks and Caicos	Venezuela
St Vincent	Thailand	Uganda	Vietnam
Sudan	Tobago	Ukraine	Virgin Islands (GB)
Suriname	Togo	United Arab Emirates	Virgin Islands (US)
Swaziland	Tonga	United Kingdom	Yemen
Sweden	Trinidad	Uruguay	Yugoslavia
Switzerland	Tunisia	USA	Zambia
Syrian Arab Republic	Turkey	Uzbekistan	Zimbabwe
Taiwan	Turkmenistan	Vanuatu	

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