

# COMMERCIAL BANKING

---



## INTERNATIONAL PAYMENT IMPORT REQUIREMENTS

---

Importing Payments in Commercial Banking Online



**LLOYDS BANK**

# Importing International Payments in Commercial Banking Online will be different from your existing online banking channel.

This document includes what you'll need to know and the checks to carry out to successfully **Import International Payments** to Commercial Banking Online.

There are three options for **International Payment Imports** in Commercial Banking Online:

---

<b>Option 1:</b>	<b>International Payments to a SWIFT/BIC &amp; IBAN</b> (mandatory for EEA and selected other countries)
<b>Option 2:</b>	<b>International Payments to National Clearing Codes &amp; local country account number</b>
<b>Option 3:</b>	<b>International Payments to SWIFT/BIC &amp; local country account number</b>

---

Each of these are explained on the following pages.

## OPTION 1: International Payments to SWIFT/BIC & IBAN

To Import International Payments to a SWIFT/BIC & IBAN code, you will need to:

- enter a valid **11 digit SWIFT/BIC code** in the **Beneficiary Bank Code** field and valid **IBAN** in the **Beneficiary Account Number** field, as shown below.
- enter the values below in fields **Beneficiary Bank Code Type** and **Beneficiary Account Type**

### Import Field Requirements

Import Field Name	Input Requirement
Beneficiary Bank Code Type	Enter value 'SWIFT'
Beneficiary Bank Code	Enter a valid 11 digit SWIFT/BIC code
Beneficiary Account Type	Enter value 'IBAN'
Beneficiary Account Number	Enter a valid IBAN

Using a **SWIFT/BIC & IBAN** is mandatory for **International Payments** to EEA countries and other countries in the table below.

### EEA Countries – IBAN Mandatory

Country Name	ISO Country Code	Country Name	ISO Country Code
Austria	AT	Iceland	IS
Belgium	BE	Italy	IT
Bulgaria	BG	Liechtenstein	LI
Republic of Cyprus	CY	Lithuania	LT
Czech Republic	CZ	Luxembourg	LU
Germany	DE	Latvia	LV
Denmark	DK	Malta	MT
Estonia	EE	Netherlands	NL
Spain	ES	Norway	NO
Finland	FI	Poland	PL
France	FR	Portugal	PT
United Kingdom	GB	Romania	RO
Greece	GR	Sweden	SE
Croatia	HR	Slovenia	SI
Hungary	HU	Slovakia	SK
Ireland	IE	Gibraltar	GI

**Non-EEA Countries – IBAN Mandatory**

Country Name	ISO Country Code
Andorra	AD
United Arab Emirates	AE
Bahrain	BH
Switzerland	CH
Georgia	GE
Greenland	GL
Israel	IL
Jordan	JO
Kuwait	KW
Lebanon	LB
Moldova	MD
Macedonia	MK
Montenegro	ME
Pakistan	PK
State of Palestine	PS
Qatar	QA
Saudi Arabia	SA
Tunisia	TN
Turkey	TR
Monaco	MC
San Marino	SM
Kosovo	XK

You can find more detailed guidance on how to **Import International Payments** to **SWIFT/BIC codes & IBAN** on the Commercial Banking Online Support Site.

## OPTION 2: International Payments to National Clearing Codes & local country account number

To Import International Payments using a National Clearing Code, you will need to:

- enter a valid **National Clearing Code (NCC)** in the **Beneficiary Bank Code** field and **valid local country account number** in the **Beneficiary Account Number** field, as shown below.
- enter valid values as shown below in fields **Beneficiary Bank Code Type** and **Beneficiary Account Type**.

### Import Field Requirements

Import Field Name	Input Requirement
Beneficiary Bank Code Type	Enter valid value for NCC identifier
Beneficiary Bank Code	Enter a valid NCC
Beneficiary Account Type	Enter value 'Other'
Beneficiary Account Number	Enter a valid local country account number <b>e.g.</b> 8 digit UK account number

Using a **National Clearing Code & local account number** is mandatory for payments to countries not supported for **SWIFT** and **IBAN** payments. For countries also supported by **SWIFT** and in the table below you can choose which type of **Beneficiary Bank Code** you wish to select.

### Countries supported for NCCs

Country Name	ISO Country Code	Beneficiary Bank Code Type Entry	NCC Format
United States	US	ABA	NNNNNNNNNN
Albania	AL	AL	NNNNNNNNNN
Armenia	AM	AM	NNNNNN
Argentina	AR	AR	NNNNNN
Australia	AU	AU	NNNNNNNN
Bosnia and Herzegovina	BA	BA	NNN
Brazil	BR	BR	NNNNNNNNNN / NNNNNNNNNNN
Belarus	BY	BY	AAAAAANNNNNN AAAAAANX AAAAAANN
Canada	CA	CA	NNNNNNNNNN
China	CN	CN	NNNNNNNNNNNNNN
Colombia	CO	CO	NNNNNNNN
Costa Rica	CR	CR	NNN
Guam	GU	GU	NNNNNNNNNN
Hong Kong	HK	HK	NNNNNNNN NNNNNNNNNNNNNN
Indonesia	ID	ID	NNNNNNNN
India	IN	IN	AAAAAANNNNNNNN

## International Payment Import Requirements

Country Name	ISO Country Code	Beneficiary Bank Code Type Entry	NCC Format
Japan	JP	JP	NNNNNNNN
Kyrgyzstan	KG	KG	NNNNNNN
Korea, Republic of	KR	KR	NNNNNNNN
Morocco	MA	MA	NNNNNNNNNN
Monaco	MC	MC	NNNNNNNNNNN
Mauritius	MU	MU	NNNN
Mexico	MX	MX	NNN NNNNNNNNNNN
Malaysia	MY	MY	NNNN NNNNNNNNNN
Nicaragua	NI	NI	NN
New Zealand	NZ	NZ	NNNNNNN
Panama	PA	PA	NNNNNNNNNN NNN
Peru	PE	PE	NNN
Philippines	PH	PH	NNNNNNN
Paraguay	PY	PY	NNNN NNNNNNNN
Serbia	RS	RS	NNN
Russian Federation	RU	RU	NNNNNNNNNN
Thailand	TH	TH	NNNNNNNN
Taiwan	TW	TW	NNNNNNNN
Great Britain	GB	UK	NNNNNNN
Venezuela	VE	VE	NNNN NNNNNNNNN
Vietnam	VN	VN	NNNNNNNNN
South Africa	ZA	ZA	NNNNNNN

## OPTION 3: International Payments to SWIFT/BIC & local country account number

To Import International Payments using a SWIFT/BIC and local account number you will need to:

- enter a valid **11 digit SWIFT/BIC code** in the **Beneficiary Bank Code** field and **valid local country account number** in the **Beneficiary Account Number** field, as shown below.
- enter the values below in fields **Beneficiary Bank Code Type** and **Beneficiary Account Type**.

### Import Field Requirements

Import Field Name	Input Requirement
Beneficiary Bank Code Type	Enter value 'SWIFT'
Beneficiary Bank Code	Enter a valid 11 digit SWIFT/BIC code
Beneficiary Account Type	Enter value 'Other'
Beneficiary Account Number	Enter a valid local country account number e.g. 8 digit UK account number

Using **SWIFT** and a **local account number** is used for countries that are members of **SWIFT** but not supported for **IBAN** payments. This includes many countries that are not members of the European Union.

## Country Specific Requirements

Payments to the countries in the table below will need to meet the Country Specific Requirements. This will avoid the payment being rejected either when being imported or when processed.

<b>USA</b>	<ol style="list-style-type: none"> <li>A Routing Number (ABA) for the beneficiary bank is required in field '<b>Beneficiary Bank Code</b>'.</li> <li>Enter value 'ABA' in field '<b>Beneficiary Bank Code Type</b>'.</li> <li>If you need to check the ABA for your beneficiary bank create a test payment in Commercial Banking Online, then use the in-built lookup functionality for ABAs: <ul style="list-style-type: none"> <li>Create a new international payment on Commercial Banking Online (you will not need to submit this payment).</li> <li>Select Other from the drop down Bank Account Type field.</li> <li>Enter the Beneficiary Account Number.</li> <li>Select ABA from the Beneficiary Bank Code Type drop down field.</li> <li>Using the filter option search for the required Beneficiary Bank Code and select.</li> </ul> </li> </ol>
<b>Canada</b>	<p>Full beneficiary name and address must be provided, and must <b>not</b> contain a PO Box number.</p> <ul style="list-style-type: none"> <li>The address should be entered into fields '<b>Beneficiary Address Line 1</b>' and '<b>Beneficiary Address Line 2</b>'.</li> <li>The ISO country code 'CA' should be entered in field '<b>Beneficiary Country</b>'.</li> </ul>

## International Payment Import Requirements

<b>China</b>	<p>Regulatory requirements must be adhered to before making payments to mainland China. Three data fields are mandatory:</p> <ol style="list-style-type: none"><li>1. A payment purpose code must be entered in field '<b>Beneficiary Reference Line 1</b>'. Choose from the following options:<ul style="list-style-type: none"><li>■ <b>/TRADE/GOODS</b> - Cross-border settlement conducted for trade in goods, general merchandise, goods for processing, goods required for repairing, goods procured in ports by carriers, transactions to be settled by letter of credit, bills for collection, payment of import equipment and advanced payment, etc.</li><li>■ <b>/TRADE/SERVICE</b> - Cross-border settlement conducted for trade in services, including bill payments, services or fees relating to transportation, construction, financial services, computer and information services, sports, utility bills, legal and medical fees, etc.</li><li>■ <b>/CURRENT/TRF</b> - Income and current transfers, remittance of profits, bonus, dividends, tax and scholarships, etc</li><li>■ <b>/CAPITAL/TRF</b> - Capital account transactions, capital injection, capital reduction, capital payment, direct investment, shareholder's loan/repayment, funds transfers for foreign direct investment (FDI) and RQFII projects.</li></ul></li><li>2. <b>Invoice Number</b> - This will come from your beneficiary in China and they must provide it to you in order for the payment to reach them. Enter the Invoice Number in field '<b>Beneficiary Reference Line 2</b>'.</li><li>3. <b>CNAPS Number</b> - The CNAPS number is the equivalent of a UK domestic sort code and is 12 digits long. The CNAPS number must be entered in the format NNNNNNNNNNNN in field '<b>Beneficiary Bank Code</b>'. You will also need to enter 'CN' in field '<b>Beneficiary Bank Code Type</b>' and 'Other' in field '<b>Beneficiary Account Type</b>'.</li><li>4. <b>Full beneficiary name and address must be provided.</b> The address should be entered into fields '<b>Beneficiary Address Line 1</b>' and '<b>Beneficiary Address Line 2</b>' – if the <b>Beneficiary Name</b> contains more than the limit of 35 characters for field '<b>Beneficiary Address Line 1</b>' this should be carried into the '<b>Beneficiary Address Line 2</b>' field. The ISO country code 'CN' should be entered in field '<b>Beneficiary Country</b>'.</li></ol>
<b>India</b>	<ol style="list-style-type: none"><li>1. An IFSC (Indian Financial System Code) must be provided in format AAAANNNNNNNN in field '<b>Beneficiary Bank Code</b>'.</li><li>2. Enter 'IN' in field '<b>Beneficiary Bank Code Type</b>' and 'Other' in field '<b>Beneficiary Account Type</b>'.</li><li>3. If you need to check the IFSC for your beneficiary create a test payment in Commercial Banking Online, then use the in-built lookup functionality for IFSCs:<ul style="list-style-type: none"><li>■ Create a new international payment on Commercial Banking Online (you will not need to submit this payment).</li><li>■ Select Other from the drop down Bank Account Type field.</li><li>■ Enter the Beneficiary Account Number.</li><li>■ Select IN from the Beneficiary Bank Code Type drop down field.</li><li>■ Using the filter option search for the required Beneficiary Bank Code and select.</li></ul></li><li>4. Indian Rupee payments <b>must only</b> be sent to India (note that other currencies such as USD can also be sent to India).</li><li>5. <b>Reason for payment</b> must be entered in field '<b>Beneficiary Reference Line 1</b>'.</li></ol>
<b>Israel</b>	<ol style="list-style-type: none"><li>1. Israel Shekel should not be sent to the State of Palestine (PS).</li></ol>
<b>Jamaica</b>	<ol style="list-style-type: none"><li>1. Full beneficiary name and address must be provided. The address should be entered into fields '<b>Beneficiary Address Line 1</b>' and '<b>Beneficiary Address Line 2</b>' – if the <b>Beneficiary Name</b> contains more than the limit of 35 characters for field '<b>Beneficiary Address Line 1</b>' this should be carried into the '<b>Beneficiary Address Line 2</b>' field. The ISO country code 'CN' should be entered in field '<b>Beneficiary Country</b>'.</li></ol>
<b>Jordan</b>	<ol style="list-style-type: none"><li>1. Reason for payment must be provided and entered in field '<b>Beneficiary Reference Line 1</b>'.</li></ol>
<b>Lebanon</b>	<ol style="list-style-type: none"><li>1. Reason for payment must be provided and entered in field '<b>Beneficiary Reference Line 1</b>'.</li></ol>
<b>Mauritius</b>	<ol style="list-style-type: none"><li>1. Reason for payment must be provided and entered in field '<b>Beneficiary Reference Line 1</b>'.</li></ol>



<p><b>Romania</b></p>	<p><b>Payments to State Treasury and other State Owned Entities in Romania:</b></p> <p>Payments to the State Budget in connection with tax duties such as Income Tax or VAT or Payments in favour of State Owned Entities such as a State Hospital - it is compulsory to provide the fiscal identification code of both the ordering customer and the beneficiary. This Fiscal Identification Code can be obtained directly from the State Treasury in Romania or through the fiscal representative of company in Romania.</p> <p>The '<b>Beneficiary Reference Line</b>' fields should include:</p> <ul style="list-style-type: none"> <li>▪ The Unique Fiscal Identification code of the ordering party.</li> <li>▪ For Tax Liability: The Name of the entity having tax duties in Romania.</li> <li>▪ Details of the payment.</li> </ul> <p>* Format of the Unique Fiscal Identification code for companies - IDXXXXXXX</p> <p>** Format of the Unique Fiscal Identification code for individuals - UIN XXXXXXXXXXXXXXXXX.</p> <p><b>Commercial Banking Online will not force you to enter this data into the Beneficiary Reference Line field but if you fail to provide it for payments of this nature it could delay receipt of the funds by the beneficiary.</b></p>
<p><b>South Africa</b></p>	<ol style="list-style-type: none"> <li>1. A NCC (National Clearing Code) must be provided in format NNNNNN in field '<b>Beneficiary Bank Code</b>'.</li> <li>2. Enter 'ZA' in field '<b>Beneficiary Bank Code Type</b>' and 'Other' in field '<b>Beneficiary Account Type</b>'.</li> <li>3. If you need to check the NCC for your beneficiary bank create a test payment in Commercial Banking Online and use the in-built lookup functionality for NCCs: <ul style="list-style-type: none"> <li>▪ Create a new international payment on Commercial Banking Online (you will not need to submit this payment).</li> <li>▪ Select Other from the drop down Bank Account Type field.</li> <li>▪ Enter the Beneficiary Account Number.</li> <li>▪ Select ZA from the Beneficiary Bank Code Type drop down field.</li> <li>▪ Using the filter option search for the required Beneficiary Bank Code and select.</li> </ul> </li> </ol>
<p><b>Uganda</b></p>	<ol style="list-style-type: none"> <li>1. Reason for payment must be provided and entered in field '<b>Beneficiary Reference Line 1</b>'.</li> </ol>

## Payment Instructions

### Do Not Convert

If you have the Commercial Banking Online permission **Special Instruction – Do Not Convert** you are able to specify that the beneficiary bank for your **Payment** should receive the **Payment** in the same currency it was sent.

You are also able to specify **Do not convert** for **Payments** which you **Import** to Commercial Banking Online. To do so:

- Enter the text **Do not convert** into the field **Instructions\_To\_Bene\_Bank\_1** in field 38 in the Commercial Banking Online standard **Import File** format.
- If you have the permission **Special Instruction – Do Not Convert** set to **ALWAYS** you will need to enter **Do not convert** as a mandatory field.

### For Forward Credit

The **For Forward Credit** instruction allows you to specify that the beneficiary account for the **Payment** is not the ultimate beneficiary of that **Payment**.

Follow the instructions below to import a **For Forward Credit** payment. The **Beneficiary Bank** details will typically be the details of the bank where the **Intermediary Account** is held and NOT details of the final **Beneficiary Bank**.

- Enter the account number of the **Intermediary Bank** in field **Beneficiary Account Number**.
- Enter the **Intermediary Account Name** field **Beneficiary Name**.
- Then enter 'FFC' followed by the **Account Number** and **Name of the final Beneficiary** in the **Beneficiary Reference Line 1** field.

Use the **Intermediary Bank** fields in the **Import File** if you want to request the **Payment** to go via a pre-defined **Intermediary Bank** and for the **Beneficiary** details to be the final **Beneficiary**.

### Charging Information

**International Payments** to countries in the **European Economic Area (EEA)**, and in an **EEA currency**, are bound by certain charging restrictions depending on the combination of the currency of the account being debited and the currency being remitted.

#### Entering a Charging Code in your Import File

<b>Intra-EEA payments (SHA)</b>	If both the <b>Remitter</b> and <b>Beneficiary</b> of the <b>Payment</b> are in the <b>EEA</b> , please enter the code <b>SHA</b> in the <b>Charging Method</b> field in the <b>Import File</b> .
<b>Other Payments</b>	For all other <b>Payments</b> to countries outside of the <b>EEA</b> , the <b>Payment</b> can be processed using either <b>OUR</b> , <b>BEN</b> or <b>SHA Charging Codes</b> .  Enter the <b>Charging Code</b> in field position 25 in the standard Commercial Banking Online <b>Import Format</b> .  A full list of countries in the <b>EEA</b> can be found in the previous pages.

---

## Find out more

---

We hope you have found this Guide clear and easy to understand but remember, our Helpdesk team are always ready to answer any query you may have.

You can reach them on **0808 202 1390**<sup>†</sup> between 7.30am – 6pm, Monday to Friday excluding bank holidays.

<sup>†</sup> Telephone calls may be recorded for security purposes and monitored under our quality control procedures.

---

### Important information

Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales No. 2065. Telephone: 020 7626 1500. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Regulation number 119278.

Lloyds Bank International Limited trading as Lloyds Bank and Lloyds Bank Commercial Banking, registered Office and principle place of business: PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG. Registered in Jersey No. 4029. regulated by the Jersey Financial Services Commission. We abide by the Jersey Code of Practice for Consumer Lending.

The Isle of Man branch of Lloyds Bank International Limited is licensed by the Isle of Man Financial Services Authority to conduct deposit-taking and investment business and is also registered as an insurance intermediary in respect of general business.

The Guernsey branch of Lloyds Bank International Limited is licensed to conduct banking, investment and insurance intermediary business by the Guernsey Financial Services Commission under the Banking Supervision (Bailiwick of Guernsey) Law 1994, the Protection of Investors (Bailiwick of Guernsey) Law 1987 and the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law 2002.

Lloyds Bank plc is covered by the Financial Ombudsman Service (FOS). Please note due to FOS eligibility criteria not all Lloyds Bank business customers will be covered.

### Our service promise

If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of any member of staff. Our complaints procedures are published at [lloydsbank.com/business](https://lloydsbank.com/business)

