

# COMMERCIAL BANKING

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## CONVERTING LLOYDSLINK INTERNATIONAL PAYMENT XML FILES

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Importing Payments in Commercial Banking Online



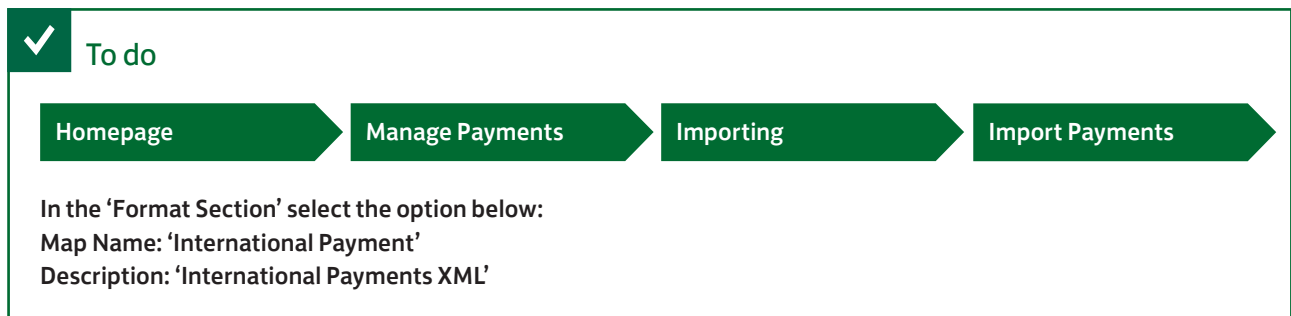
**LLOYDS BANK**

# Import your Payment Files in Commercial Banking Online

In Commercial Banking Online all **Payment Files** must be imported using an **Import Map**.

For imports of XML files you will need to use the Commercial Banking Online standard **Import Map**.

Find it by following these steps in Commercial Banking Online.



The Commercial Banking Online formats for **XML Import** follow the ISO-20022 standard.  
This guide shows you how to prepare your import file for use with the **Import Map** above.

## 1. How to convert your file from the LloydsLink Online XML format

### Add File Header & Trailer

Add the following header tags to the start of your XML file.

You will need to provide the information highlighted in **yellow** for each new XML file you import, maintaining the same field format as in the example. This replaces the **<PaymentList>** tag in the LloydsLink Online import format.



### Important Information

The **text in red** should not be included in your final import file. It shows requirements for the field above and the format restrictions which apply.

```
<?xml version="1.0" encoding="UTF-8" standalone="true"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
<CstmrCdtTrfInItN>
<GrpHdr>
<MsgId>COMMERCIAL BANKING ONLINE</MsgId>
```

**Field Name:** Message Identification

**Category:** New mandatory field

**Required format:** Hardcode to 'COMMERCIAL BANKING ONLINE'

**Max characters:** 24

**Mandatory / Optional:** Mandatory

```
<CreDtTm>2016-04-20T00:00:00.000Z</CreDtTm>
```

**Field Name:** Create Date & Time

**Category:** New mandatory field

**Required format:** YYYY-MM-DDTHH:MI:SS.000Z

**Max characters:** 24

**Mandatory / Optional:** Mandatory

```
<NbOfTx>1</NbOfTx>
```

**Field Name:** Number of Transactions

**Category:** New mandatory field

**Required format:** Hardcode to 1

**Max Characters:** 15

**Mandatory / Optional:** Mandatory

```
<InitgPty/>
</GrpHdr>
```

Add the following trailer tags to the bottom of your XML file:

```
</CstmrCdtTrfInItN>
</Document>
```

## 2. Use the Commercial Banking Online XML tag structure

The **<PmtInf>** tag includes all the information for each payment in a Commercial Banking Online XML import. This replaces the **<Payment>** tag in the LloydsLink Online import format.

Update your file to use the tag structure below, with an opening **<PmtInf>** tag and closing **</PmtInf>** tag for every new payment. All tags included must be in the file, even if no information is provided within these tags, other than the **<PstlAdr>** and **<RmtInf>** tags which should be removed when the postal address or beneficiary reference are not populated.

The example payment information is highlighted in **yellow**. In step 3 you'll find instructions to update your file to provide this information in the format required.

	<b>Continuation:</b>
<b>&lt;PmtInf&gt;</b>	<b>&lt;FinInstnId&gt;</b>
<b>&lt;PmtInfId&gt;1&lt;/PmtInfId&gt;</b>	<b>&lt;BIC&gt;11CSWIFTBIC&lt;/BIC&gt;</b>
<b>&lt;PmtMtd&gt;TRA&lt;/PmtMtd&gt;</b>	<b>&lt;/FinInstnId&gt;</b>
<b>&lt;PmtTplnf&gt;</b>	<b>&lt;/IntrmyAgt1&gt;</b>
<b>&lt;LclInstrm&gt;</b>	<b>&lt;CdtrAgt&gt;</b>
<b>&lt;Prtry&gt;INTL&lt;/Prtry&gt;</b>	<b>&lt;FinInstnId&gt;</b>
<b>&lt;/LclInstrm&gt;</b>	<b>&lt;BIC&gt;11CSWIFTBIC &lt;/BIC&gt;</b>
<b>&lt;CtgyPurp&gt;</b>	<b>&lt;/FinInstnId&gt;</b>
<b>&lt;Prtry&gt;Debit Acc Ref&lt;/Prtry&gt;</b>	<b>&lt;/CdtrAgt&gt;</b>
<b>&lt;/CtgyPurp&gt;</b>	<b>&lt;Cdtr&gt;</b>
<b>&lt;/PmtTplnf&gt;</b>	<b>&lt;Nm&gt;Beneficiary name&lt;/Nm&gt;</b>
<b>&lt;ReqdExctnDt&gt;2016-01-01&lt;/ReqdExctnDt&gt;</b>	<b>&lt;PstlAdr&gt;</b>
<b>&lt;Dbtr/&gt;</b>	<b>&lt;AdrLine&gt;Beneficiary Address Line 1&lt;/AdrLine&gt;</b>
<b>&lt;DbtrAcct&gt;</b>	<b>&lt;AdrLine&gt;Beneficiary Address Line 2&lt;/AdrLine&gt;</b>
<b>&lt;Id&gt;</b>	<b>&lt;AdrLine&gt;Beneficiary Address Line 3&lt;/AdrLine&gt;</b>
<b>&lt;Othr&gt;</b>	<b>&lt;AdrLine&gt;US&lt;/AdrLine&gt;</b>
<b>&lt;Id&gt;123456-12345678&lt;/Id&gt;</b>	<b>&lt;/PstlAdr&gt;</b>
<b>&lt;/Othr&gt;</b>	<b>&lt;/Cdtr&gt;</b>
<b>&lt;/Id&gt;</b>	<b>&lt;CdtrAcct&gt;</b>
<b>&lt;/DbtrAcct&gt;</b>	<b>&lt;Id&gt;</b>
<b>&lt;DbtrAgt&gt;</b>	<b>&lt;IBAN&gt;ENTervalIDIBAN&lt;/IBAN&gt;</b>
<b>&lt;FinInstnId/&gt;</b>	<b>&lt;/Id&gt;</b>
<b>&lt;/DbtrAgt&gt;</b>	<b>&lt;/CdtrAcct&gt;</b>
<b>&lt;CdtTrfTxInf&gt;</b>	<b>&lt;RmtInf&gt;</b>
<b>&lt;PmtId&gt;</b>	<b>&lt;Ustrd&gt;Beneficiary Reference Line 1&lt;/Ustrd&gt;</b>
<b>&lt;EndToEndId&gt;Reference&lt;/EndToEndId&gt;</b>	<b>&lt;Ustrd&gt;Beneficiary Reference Line 2&lt;/Ustrd&gt;</b>
<b>&lt;/PmtId&gt;</b>	<b>&lt;Ustrd&gt;Beneficiary Reference Line 3&lt;/Ustrd&gt;</b>
<b>&lt;Amt&gt;</b>	<b>&lt;Ustrd&gt;Beneficiary Reference Line 4&lt;/Ustrd&gt;</b>
<b>&lt;InstdAmt Ccy="USD"&gt;1.00&lt;/InstdAmt&gt;</b>	<b>&lt;/RmtInf&gt;</b>
<b>&lt;/Amt&gt;</b>	<b>&lt;/CdtTrfTxInf&gt;</b>
<b>&lt;ChrgBr&gt;SHAR&lt;/ChrgBr&gt;</b>	<b>&lt;/PmtInf&gt;</b>
<b>&lt;IntrmyAgt1&gt;</b>	

For a sample file please refer to the **Support Centre**.

### 3. Map your existing XML fields to the new Commercial Banking Online structure

Instructions for populating each field in the Commercial Banking Online XML structure are below.

You will need to:

- Add fields identified where the category states **New Mandatory Field** in the required format
- Update the field formats for fields identified with category **Require format change**
- Map columns from the LloydsLink Online format where the category states **Map directly from LloydsLink Online**
- Optional: Add any fields in where the category states **New optional field in Commercial Banking Online**



#### Important Information

You'll no longer need to enter Beneficiary Bank information in Commercial Banking Online – this will be automatically generated based on the Beneficiary Bank Code entered.

<PmtInfld>**1**</PmtInfld>

**Field Name:** Payment Information Identification

**Category:** New mandatory field

**Maps to LloydsLink Online tag:** N/A

**Required format:** NNNNN (must be a unique sequential reference number for each payment in the file)

**Max Characters:** 5

**Mandatory / Optional:** Mandatory

<PmtMtd>**TRA**</PmtMtd>

**Field Name:** Payment Method

**Category:** New mandatory field

**Maps to LloydsLink Online tag:** N/A

**Required format:** Hardcode to 'TRA'

**Max Characters:** 3

**Mandatory / Optional:** Mandatory

<PmtTpInf>

<LclInstrm>

<Prtry>**INTL**</Prtry>

**Field Name:** Payment Type

**Category:** Require format change

**Maps to LloydsLink Online tag:** <PaymentTypeField>

**Required format:** Hardcode to 'INTL' (previously hardcoded to 'International\_MM\_Payment')

**Max Characters:** 4

**Mandatory / Optional:** Mandatory

</LclInstrm>

<CtgyPurp>

<Prtry>**Debit Acc Ref**</Prtry>

**Field Name:** Debit Account Reference

**Category:** Map directly from LloydsLink Online

**Maps to LloydsLink Online tag:** <PaymentReferenceNumberField>

**Required format:** Free text – do not exceed max character length

**Max Characters:** 18

**Mandatory / Optional:** Mandatory

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```
</CtgyPurp>  
</PmtTplnf>  
<ReqdExctnDt>2016-01-01</ReqdExctnDt>
```

**Field Name:** Value Date

**Category:** Require format change

**Maps to LloydsLink Online tag:** <ValueDateField>

**Required format:** YYYY-MM-DD (previously DD-MMM-YYYY)

**Max Characters:** 3

**Mandatory / Optional:** Mandatory

```
<Dbtr/>  
<DbtrAcct>  
<Id>  
<Othr>  
<Id>123456-12345678</Id>
```

**Field Name:** Debit Account Number

**Category:** Require format change

**Maps to LloydsLink Online tag:** <DebitSortCodeField> & <DebitAccountNumberField>

**Required format:** SSSSSS-AAAAAAA (previously two separate fields)

**Max Characters:** 15 (must include separating hyphen)

**Mandatory / Optional:** Mandatory

```
</Othr>  
</Id>  
</DbtrAcct>  
<DbtrAgt>  
<FinInstnId/>  
</DbtrAgt>  
<CdtTrfTxInf>  
<PmtId>  
<EndToEndId>Reference</EndToEndId>
```

**Field Name:** End to End Reference

**Category:** New mandatory field

**Maps to LloydsLink Online tag:** <PaymentReferenceNumberField>

**Required format:** Free text – do not exceed max character length

**Max Characters:** 31 (previously 18 characters)

**Mandatory / Optional:** Mandatory (previously optional)

```
</PmtId>  
<Amt>  
<InstdAmt Ccy="USD">1.00</InstdAmt>
```

**Field Name:** Payment Currency

**Category:** Map directly from LloydsLink Online

**Maps to LloydsLink Online tag:** <PaymentCurrencyField>

**Required format:** 3 digit ISO currency code

**Max Characters:** 3

**Mandatory / Optional:** Mandatory

**Field Name:** Credit Amount

**Category:** Map directly from LloydsLink Online

**Maps to LloydsLink Online tag:** <PaymentAmountField>

**Required format:** NNNNNN.NN

**Max Characters:** 9

**Mandatory / Optional:** Mandatory

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</Amt>  
 <ChrgBr>**SHAR**</ChrgBr>  
**Field Name:** Charge code  
**Category:** Require format change  
**Maps to LloydsLink Online tag:** <ChargesField>  
**Required format:** SHAR (previously SHA) or DEBT (previously OUR) or CRED (previously BEN)  
**Max Characters:** 4  
**Mandatory / Optional:** Mandatory

<IntrmyAgt1>  
 <FinInstnId>  
 <BIC>**11CSWIFTBIC**</BIC>  
**Field Name:** Intermediary Bank Code  
**Category:** Map directly from LloydsLink Online  
**Maps to LloydsLink Online tag:** <IntermediaryBankSwiftBICField>  
**Required format:** Valid 11 digit SWIFT/BIC code  
**Max Characters:** 11  
**Mandatory / Optional:** Optional

</FinInstnId>  
 </IntrmyAgt1>  
 <CdtrAgt>  
 <FinInstnId>  
 <BIC>**11CSWIFTBIC**</BIC>  
**Field Name:** Beneficiary Bank Code  
**Category:** Map directly from LloydsLink Online  
**Maps to LloydsLink Online tag:** <BeneficiaryItem BankSwiftBIC>  
**Required format:** Valid 11 digit SWIFT/BIC code  
**Max Characters:** 11  
**Mandatory / Optional:** Mandatory

</FinInstnId>  
 </CdtrAgt>  
 <Cdtr>  
 <Nm>**Beneficiary name**</Nm>  
**Field Name:** Beneficiary Name  
**Category:** Map directly from LloydsLink Online  
**Maps to LloydsLink Online tag:** <BeneficiaryItem Name>  
**Required format:** Free text – do not exceed max character length  
**Max Characters:** 35  
**Mandatory / Optional:** Mandatory

<PstlAdr>  
 <AdrLine>**Beneficiary Address Line 1**</AdrLine>  
**Field Name:** Beneficiary Address Line 1  
**Category:** Require format change  
**Maps to LloydsLink Online tag:** <BeneficiaryItem Address>  
**Required format:** Free text – do not exceed max character length – address in Commercial Banking Online is split across three fields  
**Max Characters:** 35  
**Mandatory / Optional:** Optional  
**REMOVE IF NOT POPULATED. IF NO ADDRESS LINES ARE POPULATED ALSO REMOVE TAG <PstlAdr>.**

<AdrLine>**Beneficiary Address Line 2**</AdrLine>

**Field Name:** Beneficiary Address Line 2

**Category:** Require format change

**Maps to LloydsLink Online tag:** <BeneficiaryItem Address>

**Required format:** Free text – do not exceed max character length – address in Commercial Banking Online is split across three fields

**Max Characters:** 35

**Mandatory / Optional:** Optional

**REMOVE IF NOT POPULATED. IF NO ADDRESS LINES ARE POPULATED ALSO REMOVE TAG <PstlAdr>.**

<AdrLine>**Beneficiary Address Line 3**</AdrLine>

**Field Name:** Beneficiary Address Line 3

**Category:** Require format change

**Maps to LloydsLink Online tag:** <BeneficiaryItem Address>

**Required format:** Free text – do not exceed max character length – address in Commercial Banking Online is split across three fields

**Max Characters:** 35

**Mandatory / Optional:** Optional

**REMOVE IF NOT POPULATED. IF NO ADDRESS LINES ARE POPULATED ALSO REMOVE TAG <PstlAdr>.**

<AdrLine>**US**</AdrLine>

**Field Name:** Beneficiary Country

**Category:** New optional field on Commercial Banking Online

**Maps to LloydsLink Online tag:** N/A

**Required format:** Valid 2 digit ISO country code

**Max Characters:** 2

**Mandatory / Optional:** Optional

**REMOVE IF NOT POPULATED. IF NO ADDRESS LINES ARE POPULATED ALSO REMOVE TAG <PstlAdr>.**

</PstlAdr>

</Cdtr>

<CdtrAcct>

<Id>

<IBAN>**ENTERVALIDIBAN**</IBAN>

**Field Name:** Beneficiary IBAN

**Category:** Map directly from LloydsLink Online

**Maps to LloydsLink Online tag:** <BeneficiaryItem AccountNumber>

**Required format:** Valid IBAN

**Max Characters:** 34

**Mandatory / Optional:** Mandatory

</Id>

</CdtrAcct>

<RmtInf>

<Ustrd>**Beneficiary Reference Line 1**</Ustrd>

**Field Name:** Beneficiary Reference Line 1

**Category:** Map directly from LloydsLink Online

**Maps to LloydsLink Online tag:** <PaymentDetailsField>

**Required format:** Free text – do not exceed max character length – beneficiary reference in Commercial Banking Online is split across four fields

**Max Characters:** 35

**Mandatory / Optional:** Optional

**REMOVE IF NOT POPULATED. IF NO REFERENCE LINES ARE POPULATED ALSO REMOVE TAG <RmtInf>.**



<Ustrd>**Beneficiary Reference Line 2**</Ustrd>

**Field Name:** Beneficiary Reference Line 1

**Category:** New optional field in Commercial Banking Online

**Maps to LloydsLink Online tag:** N/A

**Required format:** Free text – do not exceed max character length – beneficiary reference in Commercial Banking Online is split across four fields

**Max Characters:** 35

**Mandatory / Optional:** Optional

**REMOVE IF NOT POPULATED. IF NO REFERENCE LINES ARE POPULATED ALSO REMOVE TAG <RmtInf>.**

<Ustrd>**Beneficiary Reference Line 3**</Ustrd>

**Field Name:** Beneficiary Reference Line 1

**Category:** New optional field in Commercial Banking Online

**Maps to LloydsLink Online tag:** N/A

**Required format:** Free text – do not exceed max character length – beneficiary reference in Commercial Banking Online is split across four fields

**Max Characters:** 35

**Mandatory / Optional:** Optional

**REMOVE IF NOT POPULATED. IF NO REFERENCE LINES ARE POPULATED ALSO REMOVE TAG <RmtInf>.**

<Ustrd>**Beneficiary Reference Line 4**</Ustrd>

**Field Name:** Beneficiary Reference Line 1

**Category:** New optional field in Commercial Banking Online

**Maps to LloydsLink Online tag:** N/A

**Required format:** Free text – do not exceed max character length – beneficiary reference in Commercial Banking Online is split across four fields

**Max Characters:** 35

**Mandatory / Optional:** Optional

**REMOVE IF NOT POPULATED. IF NO REFERENCE LINES ARE POPULATED ALSO REMOVE TAG <RmtInf>.**

</RmtInf>

</CdtTrfTxInf>

</PmtInf>

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## Find out more

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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.

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### Important information

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