

COMMERCIAL BANKING



CONVERTING LLOYDSLINK BACS XML FILES

Importing Payments in Commercial Banking Online



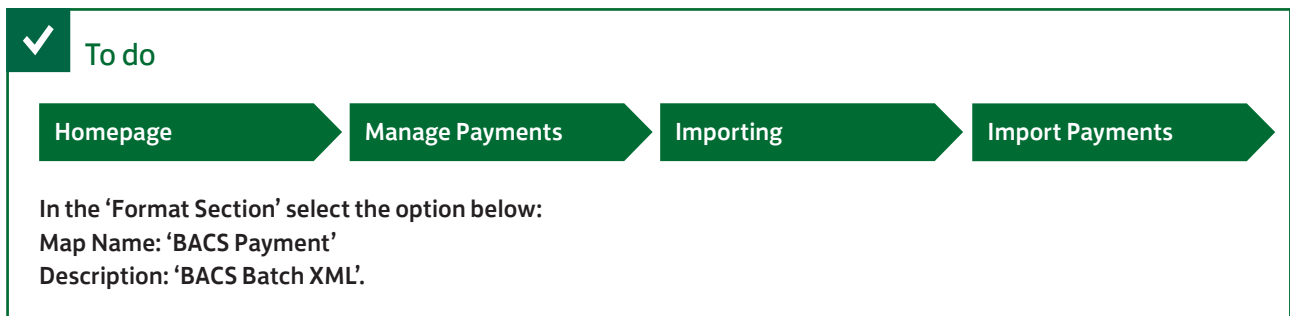
LLOYDS BANK

Import your Payments 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="yes"?>
<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

```
<NbOfTxs>1</NbOfTxs>
```

Field Name: Number of Transactions

Category: New mandatory field

Required format: NNNN

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

There is a single **XML format** for **BACS** on Commercial Banking Online.

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.

You can include multiple beneficiaries within the **<PmtInf>** tag to create a **BACS multiple payment**, similar to the **BACS XML import** on LloydsLink Online. An example tag structure for a **BACS single** and a **BACS multiple payment** are included below, with the **BACS multiple** containing multiple **Transaction Information** tags:

BACS Single:

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.

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.

Continuation:

<pre> <PmtInf> <PmtInfId>1</PmtInfId> <PmtMtd>TRA</PmtMtd> <PmtTpInf> <LclInstrm> <Prtry>UKBACS</Prtry> </LclInstrm> <CtgyPurp> <Prtry>Debit Acc Ref</Prtry> </CtgyPurp> </PmtTpInf> <ReqdExctnDt>2018-01-01</ReqdExctnDt> <Dbtr/> <DbtrAcct> <Id> <Othr> <Id>123456-12345678</Id> </Othr> </Id> </DbtrAcct> <DbtrAgt> <FinInstnId/> </DbtrAgt> <CdtTrfTxInf> <PmtId> <EndToEndId>Reference</EndToEndId> </PmtId> <Amt> <InstdAmt Ccy="GBP">1.00</InstdAmt> </Amt> <CdtrAgt> </pre>	<pre> <FinInstnId> <ClrSysMmbld> <Mmbld>123456</Mmbld> </ClrSysMmbld> </FinInstnId> </CdtrAgt> <Cdtr> <Nm>Beneficiary Name</Nm> </Cdtr> <CdtrAcct> <Id> <Othr> <Id>12345678</Id> </Othr> </Id> </CdtrAcct> <RmtInf> <Strd> <CdtrRefInf> <Tp> <CdOrPrtry> <Prtry>Beneficiary Ref</Prtry> </CdOrPrtry> </Tp> </CdtrRefInf> </Strd> </RmtInf> </CdtTrfTxInf> </PmtInf> </pre>
---	--

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

BACS Multi:

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 **<RmtInf>** tag which should be removed when the beneficiary reference is 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.



Important Information

The **text in red** is only guidance and should not be included in the import file. It shows the tags which need to be repeated for each beneficiary of the BACS multiple. This replaces the additional BeneficiaryItem lines required in LloydsLink Online.

```

<PmtInf>
<PmtInfId>1</PmtInfId>
<PmtMtd>TRA</PmtMtd>
<PmtTpInf>
<LclInstrm>
<Prtry>UKBACS</Prtry>
</LclInstrm>
<CtgyPurp>
<Prtry>Debit Acc Ref</Prtry>
</CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2018-01-01</ReqdExctnDt>
<Dbtr/>
<DbtrAcct>
<Id>
<Othr>
<Id>123456-12345678</Id>
</Othr>
</Id>
</DbtrAcct>
<DbtrAgt>
<FinInstnId/>
</DbtrAgt>
Payment 1 start
<CdtTrfTxInf>
<PmtId>
<EndToEndId>Reference</EndToEndId>
</PmtId>
<Amt>
<InstdAmt Ccy="GBP">1.00</InstdAmt>
</Amt>
<CdtrAgt>
<FinInstnId>
<ClrSysMmbld>
<Mmbld>123456</Mmbld>
</ClrSysMmbld>
</FinInstnId>
</CdtrAgt>
<Cdtr>
<Nm>Beneficiary Name</Nm>
</Cdtr>
<CdtrAcct>
    
```

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

Continuation:

```

<RmtInf>
<Strd>
<CdtrRefInf>
<Tp>
<CdOrPrty>
<Prtry>Beneficiary Ref</Prtry>
</CdOrPrty>
</Tp>
<CdtrRefInf>
</Strd>
</RmtInf>
<Id>
<Othr>
<Id>12345678</Id>
</Othr>
</Id>
</CdtrAcct>
</CdtTrfTxInf>
Payment 1 end
Payment 2 start
<CdtTrfTxInf>
<PmtId>
<EndToEndId>Reference</EndToEndId>
</PmtId>
<Amt>
<InstdAmt Ccy="GBP">1.00</InstdAmt>
</Amt>
<CdtrAgt>
<FinInstnId>
<ClrSysMmbld>
<Mmbld>123456</Mmbld>
</ClrSysMmbld>
</FinInstnId>
</CdtrAgt>
<Cdtr>
<Nm>Beneficiary Name</Nm>
</Cdtr>
<CdtrAcct>
<Id>
<Othr>
<Id>12345678</Id>
</Othr>
</Id>
</CdtrAcct>
<RmtInf>
<Strd>
<CdtrRefInf>
<Tp>
<CdOrPrty>
<Prtry>Beneficiary Ref</Prtry>
</CdOrPrty>
</Tp>
<CdtrRefInf>
</Strd>
</RmtInf>
</CdtTrfTxInf>
Payment 2 end
</PmtInf>

```

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>**UKBACS**</Prtry>

Field Name: Payment Type

Category: Require format change

Maps to LloydsLink Online tag: <PaymentTypeField>

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

Max Characters: 18

Mandatory / Optional: Optional (remove tags)

</LclInstrm>

<CtgyPurp>

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

Field Name: Debit Account Reference

Category: Map directly from LloydsLink Online (new requirements)

Maps to LloydsLink Online tag: <PaymentReferenceNumberField>

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

Max Characters: 18 ; **Min Characters:** 6 (2 of which must be unique)

Mandatory / Optional: Mandatory

</CtgyPurp>
</PmtTpInf>
<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> (repeat all tags within this to add new beneficiaries for BACS multi payments)
<PmtId>
<EndToEndId>Reference</EndToEndId>

Field Name: End to End Reference

Category: New mandatory field

Maps to LloydsLink Online tag: N/A

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

Max Characters: 31

Mandatory / Optional: Mandatory (previously optional) – this will not feed through to the payment information and therefore can be entered as a static value for all payments.

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

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

```
</Amt>  
<CdtrAgt>  
<FinInstnId>  
<ClrSysMmbld>  
<Mmbld>123456</Mmbld>
```

Field Name: Beneficiary Sort Code

Category: Map directly from LloydsLink Online

Maps to LloydsLink Online tag: <BeneficiaryItem SortCode>

Required format: NNNNNN

Max Characters: 6

Mandatory / Optional: Mandatory

```
</ClrSysMmbld>  
</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: 18

Mandatory / Optional: Mandatory

```
</Cdtr>  
<CdtrAcct>  
<Id>  
<Othr>  
<Id>12345678</Id>
```

Field Name: Beneficiary Account Number

Category: Map directly from LloydsLink Online

Maps to LloydsLink Online tag: <BeneficiaryItem AccountNumber>

Required format: NNNNNNNN

Max Characters: 8

Mandatory / Optional: Mandatory

```
</Othr>  
</Id>  
</CdtrAcct>  
<RmtInf>  
<Strd>  
<CdtrRefInf>  
<Tp>  
<CdOrPrtry>  
<Prtry>Beneficiary Ref</Prtry>
```

Field Name: Beneficiary Reference

Category: Map directly from LloydsLink Online

Maps to LloydsLink Online tag: <BeneficiaryReference>

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

Max Characters: 18

Mandatory / Optional: Optional

REMOVE IF NOT POPULATED. IF NO ADDITIONAL REFERENCE LINES OR BENEFICIARY REFERENCE LINES ARE POPULATED ALSO REMOVE TAG <RmtInf>, <Strd>, <CdtrRefInf>, <Tp>, <CdOrPrtry>, <Prtry>.

```
</CdOrPrtry>  
</Tp>  
</CdtrRefInf>  
</Strd>  
</RmtInf>  
</CdtTrfTxInf>  
</PmtInf>
```

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**[†] between 7.30am – 6pm, Monday to Friday excluding bank holidays.

[†] 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

