

Local Payments in United Kingdom

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This document describes how to construct files with comma-separated payment records.

The file must contain one line for each payment. The fields must start and finish with quotation marks (") and the fields must be separated by a comma (.). You must not use quotation marks in the individual fields.

Each field has no fixed length, which means that you do not have to add spaces or zeros in front or behind the content in a field. In the field description, a (maximum) length is described for each field.

If a field is required, it must be completed. An empty field must be indicated with two quotation marks ("). When there are no more required fields in a payment, you can omit the remainder of the fields.

In the format field AN means Alphanumeric and N means Numeric

The required field can have the following values:

- Y = Yes (Required)
- N = No (Optional)
- C = Conditional (means that the field is required if the conditions in the description are met)

Field No.:	Field Name	No. of Char.	Format:	Required :	Description:
1	Command	8	AN	Y	Denotes the type of payment. For UK local payments insert: CMGB
2	Version no.	3	AN	Y	Always 1.0
3	Ordering account	14/22	AN	Y	The account to be debited. Must consist of the Sortcode and then the Account no. Can also be IBAN-number.
4	BACS user ID	6	AN	C	BACS user ID. Only required if you select payment type "B = BACS payment" in field 9.
5	Beneficiary account	14/22	AN	Y	The account to be credited. (Must be an account in a Bank within UK) Must consist of the Sortcode and then the Account no. Can also be IBAN-number.
6	Amount	15	N	Y	Amount Max. 2 decimals. (length of field is incl. decimal point) (Digit Grouping Symbols are not allowed)

7	Date	8	N	N	Date (day of payment/debit) in format: DDMMYY or DDMMYYYY The date may be up to 365 days ahead and earliest today's date. If the field is left blank, the payment will be dispatched at the earliest possible date.
8	Currency	3	AN	N	ISO Currency code - Between accounts held with Northern Bank Ltd / Danske London all main currencies are possible.
9	Type of Payment	1	AN	Y	'T' = Account transfer - Internal*) 'E' = Account transfer – External (BACS) 'F' = Account transfer - Faster Payment 'C' = CHAPS (express) Payment 'B' = BACS Payment *) Transfers between own or group accounts in Northern Bank or Danske Bank, London
10	Beneficiary name	18	AN	C	Required for all payment types except Account transfer - Internal
11	Text for Ordering Account	18	AN	N	Text on senders account statement.
12	Text reference for Beneficiary	18	AN	C	Not applicable for CHAPS-payments.
13-16	Message for Beneficiary	4x35	AN	C	Only applicable for CHAPS-payments.
17	Payers name	18	AN	Y	Name of Sending Customer
18	Technical Reference	35	AN	N	A unique identification of the payment. This reference is NOT sent to the beneficiary but used to identify the payment in a BANSTA/DEBMUL.

19	Type of Electronic advice.	4	AN	N	<p>Only applicable to BANSTA/DEBMUL.</p> <p>AT = Payment status. A new message is sent each time the payment changes status.</p> <p>AB = An advice is sent if the payment is rejected.</p> <p>Blank = No electronic advice.</p>
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