



NatWest

Bankline

Export file layout guide: SWIFT format (2012 version)

This user guide details how each of the individual SWIFT export files are structured and has been updated to include the 2012 versions of our MT942 and MT940 formats.

Contents

- 1. Introduction to Bankline SWIFT export – 2012 version 2**
- 1.1 What is Bankline SWIFT export – 2012 version? 2
- 1.2 How are Bankline SWIFT export files structured? 2
- 2. Export files 3**
- 2.1 SWIFT format debit advice – MT900 3
- 2.2 SWIFT format credit advice – MT910 4
- 2.3 SWIFT format customer statement – MT940 – 2012 5
 - 2.3.1 Sample MT940 – 2012 Files 7
- 2.4 SWIFT Format interim transaction report – MT942 – 2012 10
 - 2.4.1 Sample MT942 – 2012 Files 12
- 3. Bankline to SWIFT transaction type code mapping 13**
- 4. Bankline to SWIFT character mapping 19**
- 5. Glossary of terms 21**

1. Introduction to Bankline SWIFT export – 2012 version

1.1 What is Bankline SWIFT export – 2012 version?

This user guide details how each of the individual SWIFT export files are structured and has been updated to include the 2012 versions of our MT942 and MT940 formats. If you are still using the previous versions of these formats, please obtain the 'Bankline export file layout guide – SWIFT format' guide from:

natwest.com/bankline

Bankline allows your business to manage everyday banking over the internet, including the ability to view account information, payment details and user profiles. Bankline export enables you to export much of that information in SWIFT format that can then be accessed outside of Bankline.

Bankline SWIFT supports the export of:

- account information for account set
- payment advices

1.2 How are Bankline SWIFT export files structured?

Bankline supports the following exports formats:

Account information for account set

- MT940 Customer Statement Message
- MT942 Interim Transaction Report

To ensure you obtain the 2012 versions of the above formats make sure that you select one of the following when requesting your Account Information for Set export from Bankline:

- MT942 – 2012
- MT940 & MT942 – 2012
- MT940 – 2012

For more information on how to export this information please refer to the 'View account balances and account set information' guide available from the Bankline Training and Support site

Payment advices

- MT900 Confirmation of Debit
- MT910 Confirmation of Credit

SWIFT format export files are in [.TXT] text file format.

Each export file is structured in line with the rules specified by SWIFT for the message type but Bankline provides greater flexibility in relation to user specified date ranges and multi-format extracts for MT900 & MT910 and for MT940s & MT942. The table below summarises the reporting for MT940 & MT942:

Date range	File format
Today - today	MT942 – 2012
Date in the past - today	MT940 & MT942 – 2012
Date in the past - date in the past	MT940 – 2012

A single export file may contain multiple messages. In these circumstances Bankline separates each message with a hyphen ("-").

2. Export files

2.1 SWIFT format debit advice – MT900

The default file name is **Pay_adv_DD-MM-YY_HH-MM-SS.txt** and the export file is structured like this:

Field reference	Field Tag and size	Field name / description	Comments
1	:20:16x	Transaction Reference Number	
2	:21:16x	Related Reference	
3	:25:35x	Account Identification	
4	:32A:6!n3!a15d	Value Date, Currency Code, Amount	Sub field Value Date reported as YYMMDD
5	:52a:[/1!a][/34x] 4*35x Party Identifier Name & Address	Ordering Institution	Ordering institution is reported in SWIFT format D.
6	:72:6 * 35x	Sender to Receiver Information	

Sample file: :20:1497
:21:SJ URG INT JPY
:25:123-00-12345678
:32A:100212JPY2106

2.2 SWIFT format credit advice – MT910

The default file name is **Pay_adv_DD-MM-YY_HH-MM-SS .txt** and the export file is structured like this:

Field reference	Field Tag and size	Field name / description	Comments
1	:20:16x	Transaction Reference Number	
2	:21:16x	Related Reference	
3	:25:35x	Account Identification	
4	:32A:6!n3!a15d	Value Date, Currency Code, Amount	
5	:50a:[/34x] 4*35x Party Identifier Name & Address	Ordering Customer	Ordering customer is reported in SWIFT format K If field 5 is populated then field 6 will be blank Field 6 will be populated only when field 5 is blank.
6	:52a:[/1!a][/34x] 4*35x Party Identifier Name & Address	Ordering Institution	Ordering institution is reported in SWIFT format D If field 5 is populated then field 6 will be blank Field 6 will be populated only when field 5 is blank
7	:56a:[/1!a][/34x] 4*35x Party Identifier Name & Address	Intermediary	Intermediary is reported in SWIFT format D only
8	:72:6 * 35x	Sender to Receiver Information	

Sample file: :20:1433
:21:SJ 8
:25:600001-12345678
:32A:100203GBP0,01
:50K:CLIENT LIMITED
TEST LOCATION OFFICES,
19 THE HILL,
LONDON EC1 1AA

2.3 SWIFT format customer statement – MT940 – 2012

The default file name is **Acc set name_file creation date & time_file format_file id .txt** and the export file is structured like this:

Field	Field Number Field name Subfield	Field Size & Format	Content	Comment
1	:20: Transaction Reference Number	16x	:20:yymmdd nnnnnnnnn	yymmdd = execution date nnnnnnnnn = unique export file ID
2	:21 Related reference	-		Not used
3	:25: Account identification	35x	Domestic Accounts: :25:66666688888888	666666 = Sort Code 88888888 = Account number
			International Accounts: :25:aaaaaaaa-cccbbb666666	aaaaaaaa = Account identifier (max 8), followed by a hyphen then, ccc = Account currency (always 3) bbb = Suffix (max 3) 666666 = Sort code (always starts in 16th pos)
			External Accounts: 34x	Up to 34 characters
4	:28C: Statement Number / Sequence Number	11x	:28C:yynnn/1	yynnn = Julian / ordinal date of the start date in the range requested Sequence number always 1
5	:60a: Opening balance			
	1. D/C Mark	1x	D or C	
	2. Date	6n	yymmdd	Start date in the export range requested
	3. Currency	3x	GBP	ISO 4217 Currency code
	4. Amount	15n	123,45	Amount (includes decimal comma in accordance with SWIFT rules)
6	:61: Statement line(s)			
	1. Value date	6n	yymmdd	
	2. Entry date	4n	mmdd	
	3. D/C mark	1x	D or C	
	4. Funds code	-		Not used
	5. Amount	15n	123,45	Amount (includes decimal comma in accordance with SWIFT rules).
	6. SWIFT transaction type code	4x	NMSC	SWIFT Transaction Type Identification Code. SWIFT code to Bankline code mapping table in section 3.
	7. Reference for the account owner	16x	CUSTREF	Often contains useful information added by the sender of the payment, or perhaps the senders name if no reference has been provided.
	8. Account servicing institution's reference	16x	//EBANKGO12345678	Account servicing institution's reference (populated when present). When present is preceded by //.
9. Supplementary details	34x		Supplementary Details (on separate line). Contains information for the account owner when Reference for the account owner is "NONREF"	

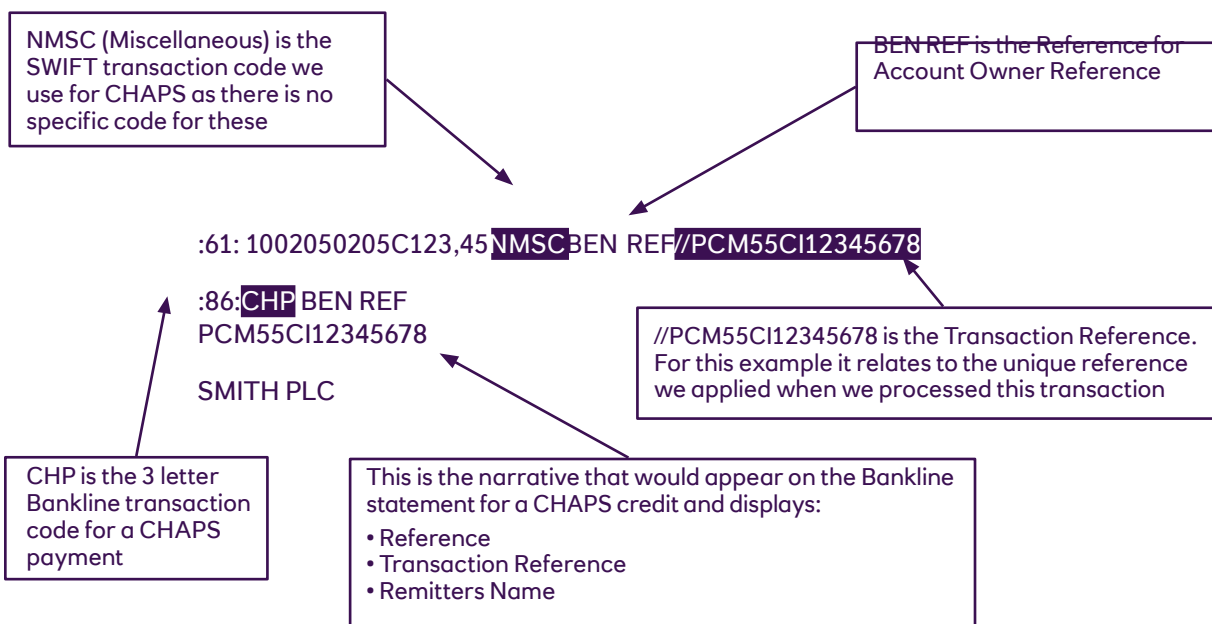
Field	Field Number Field name Subfield	Field Size & Format	Content	Comment
7	:86: Information to account owner	6*65x	xxx 25x	First line contains the 3 letter Bankline transaction code followed by a space and then the first transaction narrative.
			2..6 (max) 25x	Remaining narratives output in lines 2 to 6 (max).
8	62a: Closing balance			Closing balance always 62F
	1. D/C Mark	1x	D or C	
	2. Date	6n	yymmdd	End date or last completed working day in the export date range requested
	3. Currency	3x	GBP	ISO 4217 Currency code
	4. Amount	15n	123,45	Amount (includes decimal comma in accordance with SWIFT rules)
9	:64: Available balance			
	1. D/C Mark	1x	D or C	
	2. Date	6n	yymmdd	End date or last completed working day in the export date range requested
	3. Currency	3x	GBP	ISO 4217 Currency code
	4. Amount	15n	123,45	Amount (includes decimal comma in accordance with SWIFT rules)
10	:65: Forward available balance			Data corresponds to Bankline expanded balance details.
	1. D/C Mark	1x	D or C	
	2. Date	6n	yymmdd	End date or last completed working day in the export date range requested
	3. Currency	3x	GBP	ISO 4217 Currency code
	4. Amount	15n	123,45	Amount (includes decimal comma in accordance with SWIFT rules)
11	:86: Information to account owner	-		Not used

2.3.1 Sample MT940 – 2012 Files

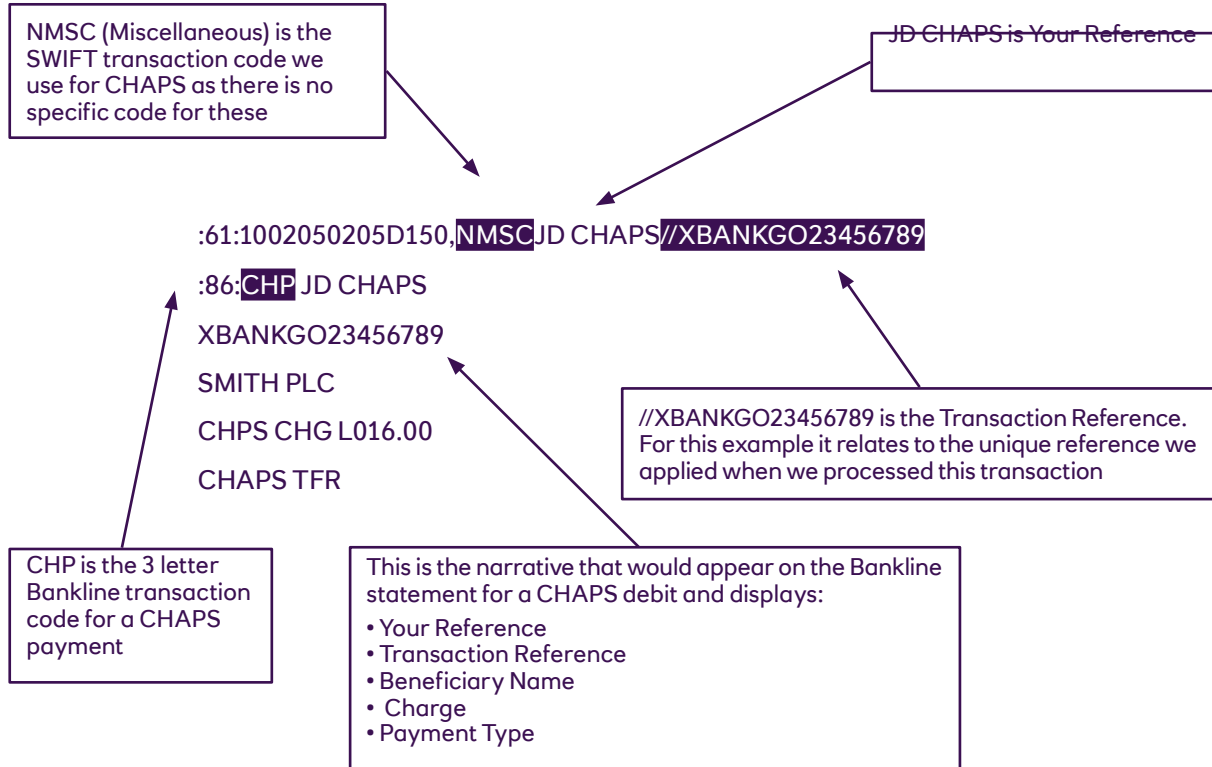
Sample file: :20:100302 000002081
 :25:666666888888888
 :28C:10061/1
 :60F:C100203GBP1162485,47
 :61:1002050205C123,45NMSCBEN REF//PCM55CI12345678
 :86:CHPBEN REF
 PCM55CI12345678
 SMITH PLC
 :61:1002050205D150,NMSCJD CHAPS//XBANKGO23456789
 :86:CHP JD CHAPS
 XBANKGO23456789
 SMITH PLC
 CHPS CHG L016.00
 CHAPS TFR
 :61:1002050205C100,NTRFSMITH
 :86:BAC SMITH
 INVOICE NUMBER
 FP 05/02/10 1234
 28763876236765120N
 INVOICE NUMBER
 :61:1002050205C543,21NTRF010203
 :86:BGC 010203
 :61:1002050205D25,NCHK123456
 :86:CHQ 123456
 :62F:C100204GBP116257,98
 :64:C100204GBP116257,98
 :65:C100204GBP116257,98

The above file sample includes various transaction types and this is a break down of the narrative section for each item.

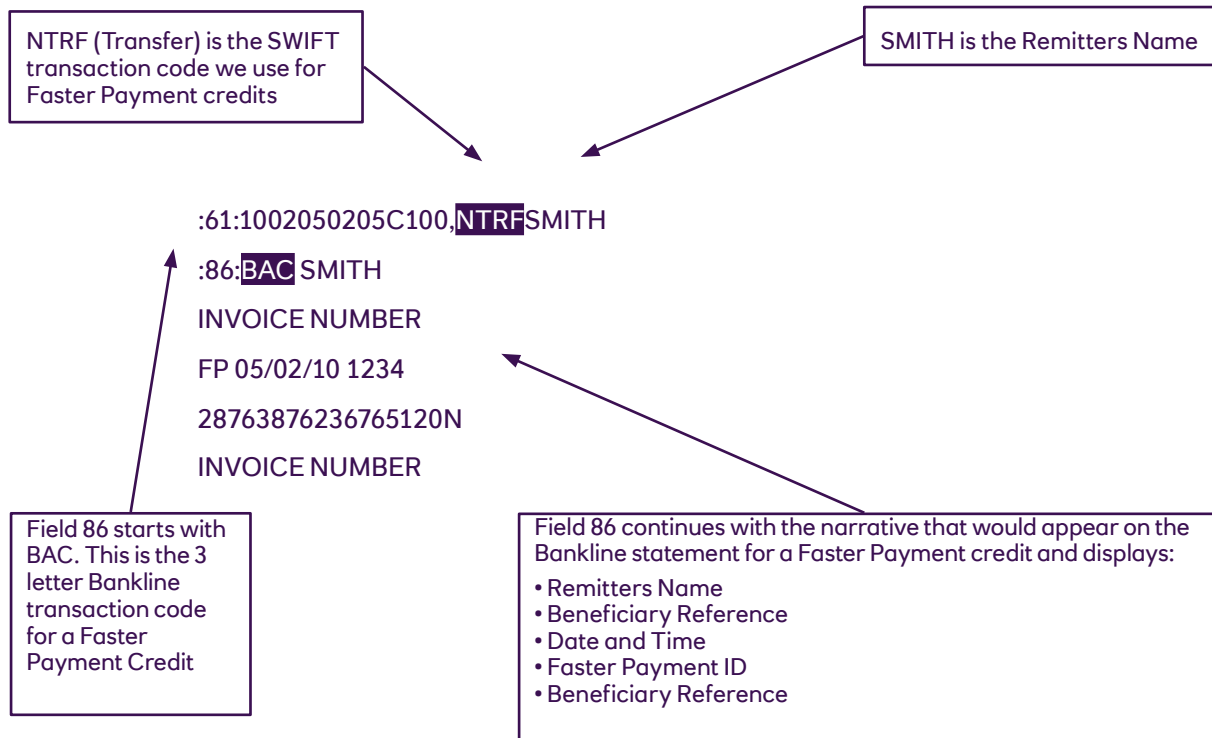
CHAPS Credit



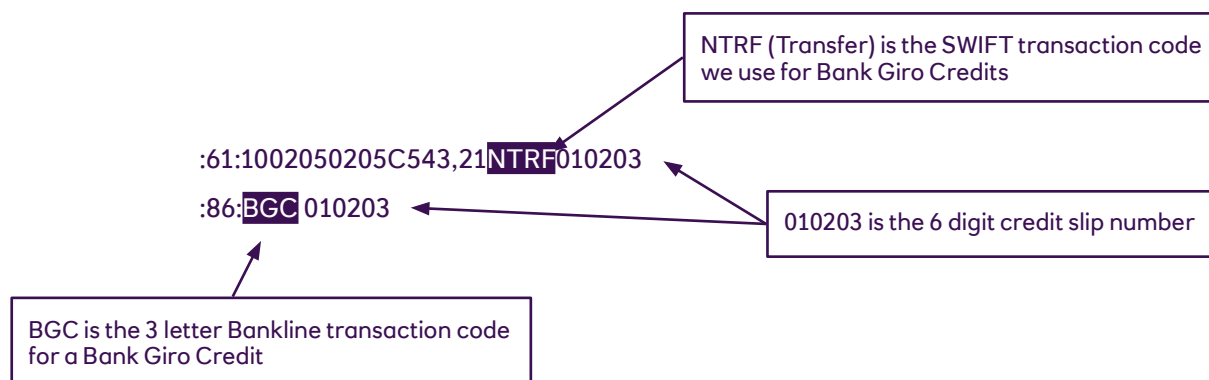
CHAPS Debit



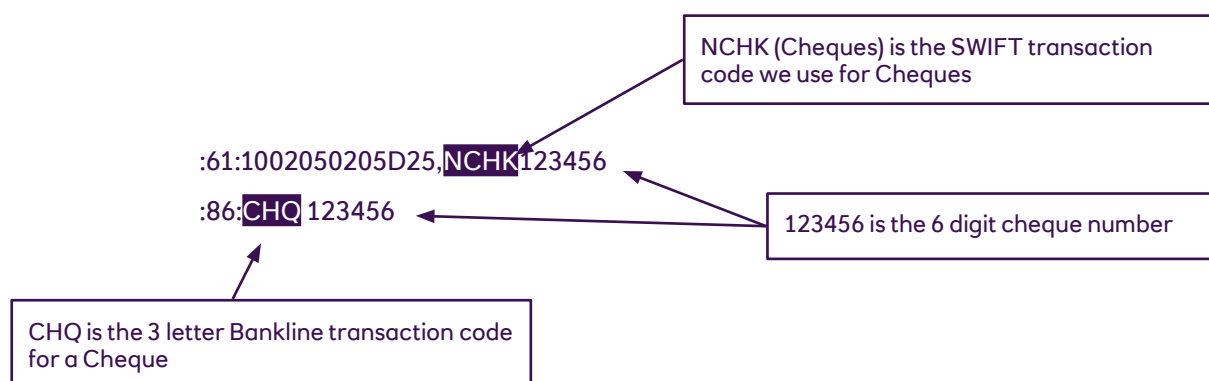
Faster Payment Credit



Bank Giro Credit



Cheque



The **SWIFT Transaction Code** and **Bankline Transaction Code** will vary depending on the Transaction type (see Section 3).

2.4 SWIFT Format interim transaction report – MT942 – 2012

The default file name is **Acc set name_file creation date & time_file format_file id .txt** and the export file is structured like this:

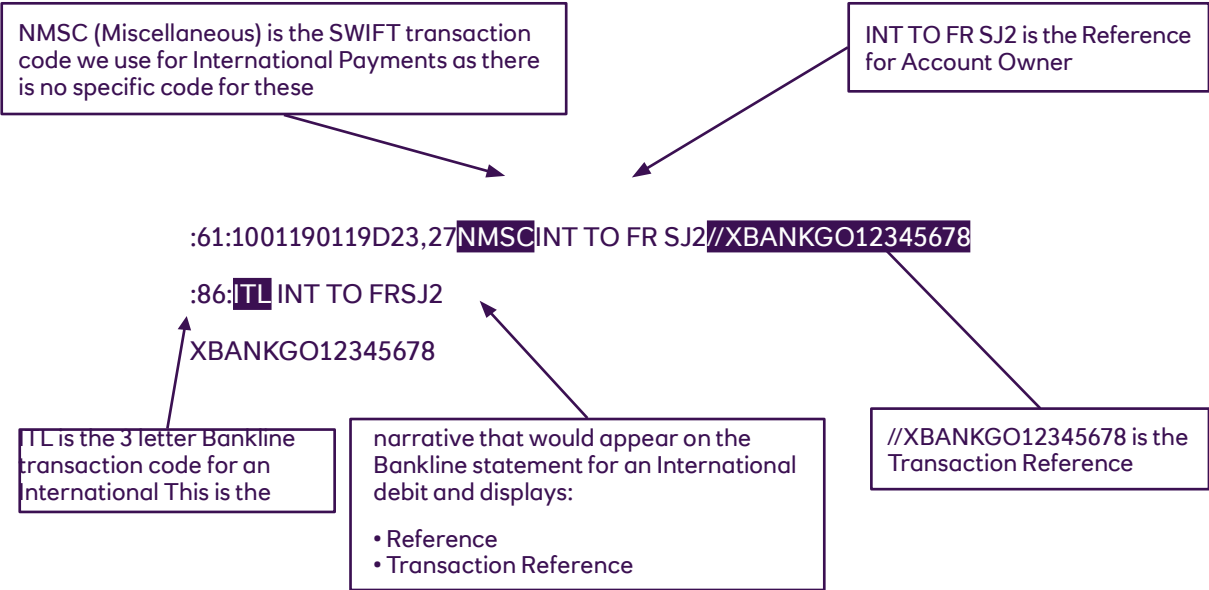
Field	Field Number Field name Subfield	Field Size & Format	Content	Comment
1	:20: Transaction Reference Number	16x	:20:yymmdd nnnnnnnnn	yymmdd = execution date nnnnnnnn = unique export file ID
2	:21 Related reference	-		Not used
3	:25: Account identification	35x	Domestic Accounts: :25:66666688888888	666666 = Sort Code 88888888 = Account number
			International Accounts: :25:aaaaaaaa-cccbbb666666	aaaaaaaa = Account identifier (max 8), followed by a hyphen then, ccc = Account currency (always 3) bbb = Suffix (max 3) 666666 = Sort code (always starts in 16th pos)
			External Accounts: 34x	Up to 34 characters
4	:28C: Statement Number / Sequence Number	11x	:28C:yynnn/1	yynnn = Julian / ordinal date of the start date in the range requested Sequence number always 1
5	34F: Floor Limit Indicator			
	1. Currency	3x	GBP	ISO 4217 currency code
	2. D/C Mark	1x	Not populated	
	3. Amount	15n	0,	Amount (includes decimal comma in accordance with SWIFT rules). Always 0, - no minimum debit or credit amount.
6	:34F: Floor Limit Indicator			Not populated
7	13D Date / Time indication			
	1. Date	6n	yymmdd	Always current working day
	2. Time	4n	hhmm	Time of export execution
	3. Sign	1x	+	Always “+”
	4. Offset	4n	0000	Always “0000”
8	:61: Statement line(s)			
	1. Value date	6n		
	2. Entry date	4n		
	3. D/C mark	1x		
	4. Funds code	-		Not used
	5. Amount	15n		Amount (includes decimal comma in accordance with SWIFT rules).

Field	Field Number Field name Subfield	Field Size & Format	Content	Comment
	6. Transaction type code	4x	123,45	Transaction Type Identification Code. SWIFT code to Bankline code mapping table in section 3.
	7. Reference for the account owner	16x	NMSC	Often contains useful information added by the sender of the payment, or perhaps the senders name if no reference has been provided.
	8. Account servicing institution's reference	16x	CUSTREF	Account servicing institution's reference (populated when present). When present is preceded by //.
	9. Supplementary details	34x	//EBANKGO12345678	Supplementary Details (on separate line). Contains information for the account owner when Reference for the account owner is "NONREF"
9	:86: Information to account owner	6*65x	/xxx 25x	First line contains the 3 letter Bankline transaction code followed by a space and then the first transaction narrative.
			2..6 (max) 25x	Remaining narratives output in lines 2 to 6 (max).
10	:90D: Number and sum of entries			Number and sum of debit entries
	1. Number	5n	1	
	2. Currency	3x	GBP	ISO 4217 currency code
	3. Amount	15n	123,45	Amount (includes decimal comma in accordance with SWIFT rules).
11	90C Number and sum of entries			Number and sum of credit entries
	1. Number	5n	1	
	2. Currency	3x	GBP	ISO 4217 currency code
	3. Amount	15n	123,45	Amount (includes decimal comma in accordance with SWIFT rules).
12	:86: Information to account owner	-		Not used

2.4.1 Sample MT942 – 2012 Files

Sample file: :20:100302 000002081
 :25:666666888888888
 :28C:10365/1
 :34F:EURO,
 :13D:1001191048+0000
 :61:1001190119D23,27NMSCINT TO FR SJ2//XBANKGO12345678
 :86:ITL INT TO FR
 XBANKGO12345678
 :90D:1EUR23,27
 :90C:0EURO,

The above file sample includes an International Debit Payment and here is how the narrative section breaks down.



The **SWIFT Transaction Code** and **Bankline Transaction Code** will vary depending on the Transaction type (see Section 3).

3. Bankline to SWIFT transaction type code mapping

This table describes the mapping between Bankline transactions codes and their descriptions to the SWIFT equivalent.

Bankline transaction code	Bankline transaction code description	SWIFT Transaction type identification code	SWIFT transaction type identification code description
<<BLANK >>	ANY TRANSACTION TYPE WHERE CODE IS BLANK	NMSC	MISCELLANEOUS
ACI	INTEREST ON ACCOUNT BALANCE	FINT	INTEREST
AIX	INTEREST ON ACCOUNT BALANCE	FINT	INTEREST
ATM	SERVICETILL OR AUTOMATED CASH MACHINE	NMSC	MISCELLANEOUS
BAC	BACS CREDIT	NTRF	TRANSFER
BCD	BROKERS FEE ON CERTIFICATE OF DEPOSIT	NBRF	BROKERAGE FEE
BCH	BATCH ITEM	FMSC	MISCELLANEOUS
BGC	BANK GIRO CREDIT	NTRF	TRANSFER
BLN	BANKLINE CHARGE	NCHG	CHARGES AND OTHER EXPENSES
BOE	BILL OF EXCHANGE	NBOE	BILL OF EXCHANGE
BOT	BROKERS FEE (NOT CERTIFICATE OF DEPOSIT)	NBRF	BROKERAGE FEE
BRF	BROKERAGE FEE	NBRF	BROKERAGE FEE
C/L	CASHLINE	NMSC	MISCELLANEOUS
C/R	CREDIT	NMSC	MISCELLANEOUS
CGS	CHARGES	NCHG	CHARGES AND OTHER EXPENSES
CHC	CHEQUE COLLECTION LETTER	NCLR	CASH LETTERS/CHEQUES REMITTANCE
CHG	CHARGES/EXPENSES	NCHG	CHARGES AND OTHER EXPENSES
CHK	INSTRUCTION TO DEBIT ACCOUNT BY CHEQUE	NCHK	CHEQUES
CHN	CHEQUES PAID IN AND NEGOTIATED	NCHK	CHEQUES
CHP	CHAPS PAYMENT (VIA CHAPSPP) NMSC N.B. Chaps have the code ITL when exported as a 'today' item via MT942	NMSC	MISCELLANEOUS
CHQ	CHEQUE	NCHK	CHEQUES
CLR	CHQS PAID IN AND CREDITED TO A/C IN SAME CURRENCY	NCHK	CHEQUES
CML	COMMITMENT TO LEASING	NMSC	MISCELLANEOUS
CMO	OTHER COMMITMENTS	NMSC	MISCELLANEOUS

Bankline transaction code	Bankline transaction code description	SWIFT Transaction type identification code	SWIFT transaction type identification code description
COL	PRINCIPAL AMOUNT OF COLLECTION	NCOL	COLLECTIONS
COM	COMMISSION	NCOM	COMMISSION
CST	CREST SECURITIES	NMSC	MISCELLANEOUS
CTB	COMMISSION FOR BUYING TREASURY BILLS (NON L ST CUST)	NCOM	COMMISSION
CTL	COMMISSION FOR BUYING TREASURY BILLS (LOM ST CUST)	NCOM	COMMISSION
D/D	DIRECT DEBIT	NDDT	DIRECT DEBIT ITEM
D/R	DEBIT	NMSC	MISCELLANEOUS
DCA	MISCELLANEOUS CALL DEPOSITS - INTEREST ANALYSIS	NMSC	MISCELLANEOUS
DCR	PRINCIPAL AMOUNT OF DOCUMENTART CREDIT	NDCR	DOCUMENTARY CREDIT
DEA	AMENDMENT TO A DEPOSIT CONTRACT	NLDP	LOAN DEPOSIT
DEI	INTEREST ON A DEPOSIT CONTRACT	NINT	INTEREST
DEM	ENTRY FOR A MATURING DEPOSIT CONTRACT	NLDP	LOAN DEPOSIT
DEN	INITIAL ENTRY FOR A DEPOSIT CONTRACT	NLDP	LOAN DEPOSIT
DER	RENEWAL OF A DEPOSIT	NLDP	LOAN DEPOSIT
DFT	PROPAY DRAFT	NMSC	MISCELLANEOUS
DFX	MISCELLANEOUS FIXED DEPOSIT	NMSC	MISCELLANEOUS
DIV	DIVIDENDS	NDIV	DIVIDENDS-WARRANTS
DNO	MISCELLANEOUS NOTICE DEPOSIT - INTEREST ANALYSIS	NMSC	MISCELLANEOUS
DOV	MISCELLANEOUS OVERNIGHT DEPOSIT- INTEREST ANALYSIS	NMSC	MISCELLANEOUS
DPC	DIGITAL BANKING	NMSC	MISCELLANEOUS
DRX	DRAFT	NMSC	MISCELLANEOUS
EBE	EEC BANK EXCHANGE	NMSC	MISCELLANEOUS
EBI	EEC BANK INWARD PAYMENT	NMSC	MISCELLANEOUS
EBO	EEC BANK OUTWARD PAYMENT	NMSC	MISCELLANEOUS
EBP	ELECTRONIC BANKING PAYMENT	NMSC	MISCELLANEOUS
ECE	EEC CUSTOMER EXCHANGE	NFEX	FOREIGN EXCHANGE

Bankline transaction code	Bankline transaction code description	SWIFT Transaction type identification code	SWIFT transaction type identification code description
ECI	EEC CUSTOMER INWARD PAYMENT	NTRF	TRANSFER
ECK	EUROCHEQUE	NECK	EUROCHEQUES
ECO	EEC CUSTOMER OUTWARD PAYMENT	NTRF	TRANSFER
EQA	EQUIVALENT AMOUNT WHEN CONVERTED TO CURRENCY OF A/C	NEQA	EQUIVALENT AMOUNT
FXD	NON OPTION FOREX DEAL	NFEX	FOREIGN EXCHANGE
FXO	OPTION FOREX DEAL	NFEX	FOREIGN EXCHANGE
IAT	INTER ACCOUNT TRANSFER (CCY TRANSFER)	NTRF	TRANSFER
IBO	BANCO SANTANDER VOSTRO TRANSACTION	NTRF	TRANSFER
IBP	INTER BRANCH PAYMENT	NMSC	MISCELLANEOUS
ICR	CREDIT INTEREST ADJUSTMENT	NINT	INTEREST
IDR	DEBIT INTEREST ADJUSTMENT	NINT	INTEREST
INT	INTEREST	NINT	INTEREST
IPB	INLAND PAYMENT	NMSC	MISCELLANEOUS
IPO	MISCELLANEOUS INWARD PAYMENT ORDER	NTRF	TRANSFER
ITL	INTERNATIONAL TRANSACTION N.B. Chaps also have the code ITL when exported as a 'today' item via MT942	NMSC	MISCELLANEOUS
LDS	LOAN AND DEPOSIT SWAP ITEM	NMSC	MISCELLANEOUS
LOA	AMENDMENT TO A LOAN CONTRACT	NLDP	LOAN DEPOSIT
LOI	INTEREST ON A LOAN CONTRACT	NINT	INTEREST
LOM	MATURING LOAN CONTRACT	NLDP	LOAN DEPOSIT
LON	INITIAL ENTRY FOR A LOAN CONTRACT	NLDP	LOAN DEPOSIT
LOR	RENEWAL OF A LOAN CONTRACT	NLDP	LOAN DEPOSIT
LPC	LIPS PAYMENT	NMSC	MISCELLANEOUS
LST	SUPPLEMENTARY LIST SUMMARY ENTRY	NMSC	MISCELLANEOUS
LVP	LOW VALUE PAYMENT	NMSC	MISCELLANEOUS
MDX	MONDEX	NMSC	MISCELLANEOUS
MSC	MISCELLANEOUS ENTRY	NMSC	MISCELLANEOUS

Bankline transaction code	Bankline transaction code description	SWIFT Transaction type identification code	SWIFT transaction type identification code description
NDC	NO DIVIDEND COUNTERFOIL	NDIV	DIVIDENDS-WARRANTS
OTR	NOT KNOWN	NMSC	MISCELLANEOUS
PAB	DEPOSIT FOR A LOCAL AUTHORITY	NMSC	MISCELLANEOUS
PAC	BANK CURRENCY PURCHASE	NFEX	FOREIGN EXCHANGE
PAY	MISCELLANEOUS PAYMENT ORDER	NTRF	TRANSFER
PCD	DEPOSIT FOR A CERTIFICATE OF DEPOSIT	NLDP	LOAN DEPOSIT
PMT	CHAPS PAYMENT	NTRF	TRANSFER
PNA	CHAPS PAYMENT SPECIAL SUSPENSE	NTRF	TRANSFER
PNP	DEPOSIT FOR NEGOTIABLE INSTRUMENT	NLDP	LOAN DEPOSIT
PNT	BANK NOTES PURCHASE	NMSC	MISCELLANEOUS
POS	POINT OF SALE	NTRF	TRANSFER
PRA	CHAPS PAYMENT (RESTRICTED ACCOUNT)	NTRF	TRANSFER
PRB	DEPOSIT FOR ROYAL BANK GROUP MEMBER	NLDP	LOAN DEPOSIT
PTB	DEPOSIT FOR TREASURY BILL	NLDP	LOAN DEPOSIT
PWG	DEPOSIT FOR WILLIAMS & GLYNS GROUP MEMBER	NLDP	LOAN DEPOSIT
RBK	LOAN TO OTHER UK BANK	NLDP	LOAN DEPOSIT
RCD	LOAN FOR CERTIFICATE OF DEPOSIT	NLDP	LOAN DEPOSIT
RDH	LOAN TO DISCOUNT HOUSE	NLDP	LOAN DEPOSIT
RFW	ROYLINE FOR WINDOWS PAYMENT	NMSC	MISCELLANEOUS
RIN	MISCELLANEOUS LOAN	NLDP	LOAN DEPOSIT
RRB	LOAN TO ROYAL BANK GROUP MEMBER - INTEREST ANALYSIS	NLDP	LOAN DEPOSIT
RTF	RELAY TRANSFER	NMSC	MISCELLANEOUS
RTI	ITEM HAS BEEN RETURNED	NRTI	RETURNED ITEM
RWG	LOAN TO WILLIAMS & GLYNS GROUP MEMBER	NLDP	LOAN DEPOSIT
RYD	ROYLINE DIRECT	NMSC	MISCELLANEOUS
S/O	STANDING ORDER	NSTO	STANDING ORDER
SAC	BANK CURRENCY SALE	NFEX	FOREIGN EXCHANGE
SAL	SALARY/WAGES	NMSC	MISCELLANEOUS

Bankline transaction code	Bankline transaction code description	SWIFT Transaction type identification code	SWIFT transaction type identification code description
SBT	SCREEN BASED TRANSACTION	NMSC	MISCELLANEOUS
SCR	SUNDRY CREDIT ITEM	NMSC	MISCELLANEOUS
SDE	SAME DAY EURO PAYMENT	NMSC	MISCELLANEOUS
SDR	SUNDRY DEBIT ITEM	NMSC	MISCELLANEOUS
SEC	PRINCIPAL AMOUNT OF SECURITY	NSEC	SECURITIES
SNT	BANK NOTES SALE	NMSC	MISCELLANEOUS
STN	STANDARD TRANSFER	NMSC	MISCELLANEOUS
STO	STANDING ORDER	NSTO	STANDING ORDER
TCK	TRAVELLERS CHEQUES	NTCK	TRAVELLERS CHEQUES
TFR	CURRENCY ACCOUNT TRANSFER	NTRF	TRANSFER
TLR	TELLER TRANSACTION	NMSC	MISCELLANEOUS
TMS	TRAVEL MONEY	NMSC	MISCELLANEOUS
TRF	TRANSFER OF FUNDS	NTRF	TRANSFER
TSU	TELEPHONE SERVICES UNIT	NMSC	MISCELLANEOUS
U/D	UNPAID DIRECT DEBIT	NMSC	MISCELLANEOUS
UTF	URGENT TRANSFER	NMSC	MISCELLANEOUS
VBA	UK BANK/DISCOUNT HOUSE - INTEREST ANALYSIS	NMSC	MISCELLANEOUS
VBE	EEC BANK - INTEREST ANALYSIS	NMSC	MISCELLANEOUS
VBZ	OTHER BANK - INTEREST ANALYSIS	NMSC	MISCELLANEOUS
VCA	UK CUSTOMER - INTEREST ANALYSIS	NMSC	MISCELLANEOUS
VCE	EEC CUSTOMER - INTEREST ANALYSIS	NMSC	MISCELLANEOUS
VCZ	OTHER CUSTOMER - INTEREST ANALYSIS	NMSC	MISCELLANEOUS
VDA	VALUE DATE ADJUSTMENT ITEM	NVDA	VALUE DATE ADJUSTMENT
VMM	MISCELLANEOUS CUSTOMER	NMSC	MISCELLANEOUS
WSF	FOREX DEAL	NFEX	FOREIGN EXCHANGE
WSM	MONEY MARKET DEAL	NFEX	FOREIGN EXCHANGE
ZBE	NON EEC BANK EXCHANGE	NFEX	FOREIGN EXCHANGE
ZBI	NON EEC BANK INWARD PAYMENT	NTRF	TRANSFER

Bankline transaction code	Bankline transaction code description	SWIFT Transaction type identification code	SWIFT transaction type identification code description
ZBO	NON EEC BANK OUTWARD PAYMENT	NTRF	TRANSFER
ZCE	NON EEC CUSTOMER EXCHANGE	NFEX	FOREIGN EXCHANGE
ZCI	NON EEC CUSTOMER INWARD PAYMENT	NTRF	TRANSFER
ZCO	NON EEC CUSTOMER OUTWARD PAYMENT	NTRF	TRANSFER
100	CUSTOMER PAYMENT	S100	N/A
101	REQUEST FOR PAYMENT(DEBIT ENTRY) (NOT ON ORIGINAL LIST)	S101	N/A
103	SINGLE CREDIT TRANSFER ORIGINATED	S103	N/A
200	RESULT OF SWIFT MT200	S200	N/A
201	RESULT OF SWIFT MT201	S201	N/A
202	INTERBANK PAYMENT	S202	N/A
203	RESULT OF SWIFT MT203	S203	N/A
205	RESULT OF SWIFT MT205	S205	N/A

4. Bankline to SWIFT character mapping

This table describes the mapping between commonly used non-alphanumeric characters to those permitted in the SWIFT character set used in the fields - Statement Line and Information to Account Owner.

Description	Mapped from	Mapped to
Dollar	\$	S
Full stop	.	.
Less than	<	Space
Open bracket	((
Plus	+	+
Vertical bar		Space
Ampersand	&	+
Exclamation mark	!	Space
Pound	£	L
Asterisk	*	Space
Close bracket))
Semicolon	;	:
Corner bar	⌞	Space
Hyphen / minus	-	-
Slash	/	/
Broken Pipe		Space
Comma	,	,
Percentage	%	Space
Underscore	_	-
Greater than	>	Space
Question	?	?
Colon	:	:
Number sign	#	Space
@	@	Space
Apostrophe	'	'
Equals	=	Space
Quotation	"	'
Overscore	ˆ	Space

Open bracket	[(
Close bracket])
Tilde	~	Space
Umlaut	¨	Space
Acute accent	´	Space
Multiply	×	Space
Open bracket	{	Space
Close bracket	}	Space
Backslash	\	Space
Divide	÷	Space
Caret	^	Space
Space	Space	Space
Grave accent	`	Space
Euro	€	E

5. Glossary of terms

We've used these terms and abbreviations throughout this document.

Term / Abbreviation	Definition
BIC	Bank Identification code This is the structured code used by SWIFT to uniquely identify a financial institution, its country of operation, and its branches.
Sort code	The UK's national clearing code used to uniquely label a bank, branch or other financial institution. The sort code is registered in the industry database to show whether it is valid for use on standard domestic or urgent domestic (CHAPS) payments.
SWIFT	Society for Worldwide Interbank Financial Telecommunication SWIFT operate and regulate the secure network used to transmit many of the inter-bank electronic payment messages that will originate from Bankline.
Signed num	Numeric value preceded by (-) for debit values

National Westminster Bank Plc. Registered in England and Wales No. 929027.
Registered Office: 250 Bishopsgate, London EC2M 4AA.
Authorised by the Prudential Regulation Authority and regulated by the
Financial Conduct Authority and the Prudential Regulation Authority.