# Bankline

Import file layout guide
SWIFT MT202 format

**NatWest**

# Contents

# 1. Introduction to Bankline SWIFT MT202 import

## 1.1 What is Bankline SWIFT import?

Bankline file import enables you to import payment instructions in a SWIFT, rather than manually keying or using the Bankline proprietary format. This can make it easier to use information generated from your own system to make payments via Bankline. This user guide explains how to structure an import record for SWIFT MT202, and also provides some pointers to help you get the most out of Bankline SWIFT import.

There are a number of additional fields that can be present in a SWIFT file but are not used in Bankline.

Bankline also supports the MT101 and MT103 SWIFT formats and specific guides for these are available at:
http://www.business.natwest.com/business/natwest-business-bankingsupportcentre/bankline-support-centre/training-and-support.html

## 1.2 Payment Type Derivation

Bankline will use information within your MT202 instruction to derive the payment type. Please see the following table for details:

| Payment Type | Payment Rules |
|---|---|
| Financial Transfer | Presence of Field 58a |

## 1.3 SWIFT Character Set

Any free format fields are limited to the following character set:

| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | T | U | V | W | X | Y | Z |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | - | / | ? | : | ( | ) | . | , | ' | + |  |  |  |  |  |  |

Letters are acceptable in both upper and lower case. The last character (blank box) is a space.

## 2.  Import data table

| SWIFT Format Rules | | | Bankline Format Guidelines | | |
|---|---|---|---|---|---|
| Field | Field Name | Format | Mandatory / Conditional / Optional | Specific Requirements | Comments |
| 20 | Debit Reference | 16x | M | None | |
| 21 | Related Reference | 16x | M | None | |
| 13C | Time Indication | Code/Time/± /Time Offset | O | None | Not used |
| 32A | Value, Currency, Amount | 6n/3x/15n | M | Value Date / Currency / Amount | |
| 52a | Ordering Institution | Option A or D | O | Must be A | Identifies the ordering Institution<br><br>This field should only be populated by Financial Institutions, and in such cases it must be populated with  a valid BIC |

| SWIFT Format Rules | | | | Bankline Format Guidelines | |
|---|---|---|---|---|---|
| Field | Field Name | Format | Mandatory / Conditional / Optional | Specific Requirements | Comments |
| 53a | Sender's Correspondent | Option A, B or D | O | Must be B | **Domestic payments**<br><br>For these payment types the debit account is always a UK Sterling account.  The sort code and account number should be populated in this field in the format '6n8n' i.e. a six digit sort code followed by an eight digit account number<br><br>**International Payments**<br><br>For these payment types the debit account may either be a UK Sterling account or a NatWest Group currency account<br><br>• For a UK Sterling account the sort code and account number should be populated in this field in the format '6n8n'<br><br>• For an RBS currency account the account number should be populated in this field in the format '8a3a3a'. For an NWB currency account the account number format should be '3n/2n/8n' |
| 54a | Receiver's Correspondent | Option A, B or D | O | None | Not used |

| SWIFT Format Rules | | | | Bankline Format Guidelines | |
|---|---|---|---|---|---|
| Field | Field Name | Format | Mandatory / Conditional / Optional | Specific Requirements | Comments |
| 56a | Intermediary | Option A or D | O | Must be A | Must be pre-agreed between NatWest Group and account holder<br><br>Identifies the intermediary institution through which the payment should be routed<br><br>Use only where necessary as the use of intermediaries can impact delivery timescales and increase payment charges<br><br>Valid value is a recognised BIC, and for the urgent domestic record type that must be a UK BIC<br><br>If left blank the payment will be routed via the most effective options available to NatWest Group |

| SWIFT Format Rules | | | | Bankline Format Guidelines | |
|---|---|---|---|---|---|
| Field | Field Name | Format | Mandatory / Conditional / Optional | Specific Requirements | Comments |
| 57a | Account With Institution | Option A, B or D | C | Must be A or D | **Domestic Payments**<br><br>For these payment types the credit account is always a UK Sterling account.  The sort code should be populated in field 57a (in the format '//SC6n') and the account number in field 58 (in the format '/8n')<br><br>**International Payments**<br><br>For these payment types the credit account will most commonly be a non UK account, but may also be a UK Sterling or UK currency account<br><br>In general it is recommended that wherever possible a BIC be populated in field 57a with a corresponding IBAN in field 58a, both in a format appropriate for the destination country<br><br>This is especially true for payments to Europe or other countries that support the use of IBANs, where failure to adhere to this format may impact delivery timescales and increase payment charges.  However, alternative options are available for specifying the credit account<br><br>• For a UK currency account or a non UK account an NCC may be populated in field 57a and an account number populated in field 59a, both in a format appropriate for the destination country<br><br>Financial transfer record type, field 57A (BIC) is mandatory, if the beneficiary Institution identifier in field 59a is not a BIC (i.e. not 59A).<br><br>If field 56A is completed (Intermediary Institution), then 57a becomes mandatory |

| SWIFT Format Rules | | | | Bankline Format Guidelines | |
|---|---|---|---|---|---|
| Field | Field Name | Format | Mandatory / Conditional / Optional | Specific Requirements | Comments |
| 58a | Beneficiary Customer | Option A or D | M | Must be A or D | Financial transfer record type, field 57A (BIC) is mandatory, if the beneficiary Institution identifier in field 59a is not a BIC (i.e. not 59A) |
| 72 | Sender to Receiver Information | 6*35x | O | None | Bankline codewords and associated text accepted e.g. :72:/PHOB/RECIEVER INSTRUCTION |

## 2.1 Explanatory Notes

1.  Messages comply with the SWIFT Standards November 2009.
2.  Fields 57a and 58a may contain //RT in Party Identifier line. RTGS flay set to "Y" in Bankline and Priority set to "U".
3.  Import files can be formatted (i.e. with SWIFT headers and footers) or unformatted.
4.  Files can be constructed in such a way that individual payments are separated by hyphens, a blank line or another character or not separated at all.
5.  Field 20 is used to denote the start of a file; therefore files can be constructed in such a way that individual payments are separated by hyphens, a blank line, another character or not separated at all.
6.  If a customer imports any payments that would usually be routed as IATs, these payments will be routed as an appropriate external payment and will be charged accordingly.
7.  If Field 72 contains "/SETT/" then Bankline routing method (T009) to 'G' for settlement payment.
8.  The currency to be sent should match the currency type of both the debit and credit account.

# 3.    Examples

## 3.1    Introduction

The following examples demonstrate how to structure and populate a SWIFT MT202 import record, for a selection of payment types. These payment types are outlined below:

- international payment (EUR / RTGS)
- international payment (EUR / Account With)
- urgent domestic payment (CHAPS)
- urgent domestic payment (CHAPS / Account With)

## 3.2  International Payment - EUR / RTGS

The example below shows how to format an import record for an international payment - EUR / RTSG.

```
:20:ZMT202 TEST 7 20
:21:ZMT202 TEST 7 21
:32A:140109EUR2,02
:53B:/3332288888888
:58A://RT//AT19120
SOPPATWWXXX
-
```

This is broken down below to illustrate how each field tag on the above import record has been populated.

| Field | Value | Field | Value |
|---|---|---|---|
| 20 | ZMT202 TEST 7 20 | 54A, B or D | |
| 21 | ZMT202 TEST 7 21 | 56A | |
| 13C | | 57A or D | |
| 32A | 140109EUR2,02 | 58A | //RT//AT19120<br>SOPPATWWXXX |
| 52A | | 72 | |
| 53B | /3332288888888 | | |

- 20 (Debit Reference) and 21 (Related Reference) – These fields are mandatory SWIFT fields.

- 32A (Value Date / Currency / Amount) – '140109' equates to the value date of 9th January 2014, followed by EUR which is the ISO currency code for Euro and this is followed by amount with comma delimiter.

- 53A (Sender's Correspondent) – The value '3332288888888' is a NWB currency account number. The debit account must be a valid account registered to that customer in Bankline.

- 58A (Beneficiary Customer) – This is the party identifier, followed by the value 'SOPPATWWXXX' which is the BIC for Deutsche Bank in Vienna.

## 3.3    International Payment - EUR / Account With

The example below shows how to format an import record for an international payment - EUR / account with.

```
:20:ZMT202 TEST 7 20
:21:ZMT202 TEST 7 21
:32A:140109EUR2,02
:53B:/3332288888888
:57A:SOPPATWWXXX
:58A:CHASUS33
-
```

This is broken down below to illustrate how each field tag on the above import record has been populated.

| Field | Value | Field | Value |
|-------|-------|-------|-------|
| 20 | ZMT202 TEST 7 20 | 54A, B or D | |
| 21 | ZMT202 TEST 7 21 | 56A | |
| 13C | | 57A | SOPPATWWXXX |
| 32A | 140109EUR2,02 | 58A | CHASUS33 |
| 52A | | 72 | |
| 53B | /3332288888888 | | |

- 20 (Debit Reference) and 21 (Related Reference) – These are mandatory SWIFT fields.

- 32A (Value Date / Currency / Amount) – '140109' equates to the value date of 9th January 2014, followed by EUR which is the ISO currency code for Euro and this is followed by amount with comma delimiter.

- 53A (Sender's Correspondent) – The value '3332288888888' is a NWB currency account number. The debit account must be a valid account registered to that customer in Bankline.

- 57A (Account With Institution) – The value 'SOPPATWWXXX' is the BIC for the Deutsche Bank in Vienna.

- 58A (Beneficiary Customer) – The value 'CHASUS33' is the BIC for JP Morgan Chase Bank in New York.

## 3.4    Urgent Domestic Payment (CHAPS)

The example below shows how to format an import record for an urgent domestic payment (CHAPS).

```
:20:ZMT202 TEST 7 20
:21:ZMT202 TEST 7 21
:32A:140109GBP2,02
:53B:/15100031806542
:58A://RT//SC203200
BARCGB22
-
```

This is broken down below to illustrate how each field tag on the above import record has been populated.

| Field | Value | Field | Value |
|-------|-------|-------|-------|
| 20 | ZMT202 TEST 7 20 | 54A, B or D | |
| 21 | ZMT202 TEST 7 21 | 56A | |
| 13C | | 57A or D | |
| 32A | 140109GBP2,02 | 58A | //RT//SC203200<br>BARCGB22 |
| 52A | | 72 | |
| 53B | /15100031806542 | | |

- 20 (Debit Reference) and 21 (Related Reference) – These fields are mandatory SWIFT fields.

- 32A (Value Date / Currency / Amount) – '140109' equates to the value date of 9th January 2014, followed by GBP which is the ISO currency code for UK Sterling and this is followed by amount with comma delimiter.

- 53B (Sender's Correspondent) – The value '/15100031806542' is a UK Sterling account with sort code 15-10-00 and account number 31806542. The following lines must include your name and address. The debit account must be a valid account registered to that customer in Bankline.

- 58A (Beneficiary Customer) – This is the bank sort code, followed by the value 'BARCGB22' which is the BIC for Barclays Bank in the UK.

## 3.5   Urgent Domestic Payment (CHAPS) / Account With

The example below shows how to format an import record for an urgent domestic payment (CHAPS / account with.

```
:20:ZMT202 TEST 7 20
:21:ZMT202 TEST 7 21
:32A:140109GBP2,02
:53B:/15100031806542
:57A://SC203200
BARCGB22
:58A:CHASUS33
-
```

This is broken down below to illustrate how each field tag on the above import record has been populated.

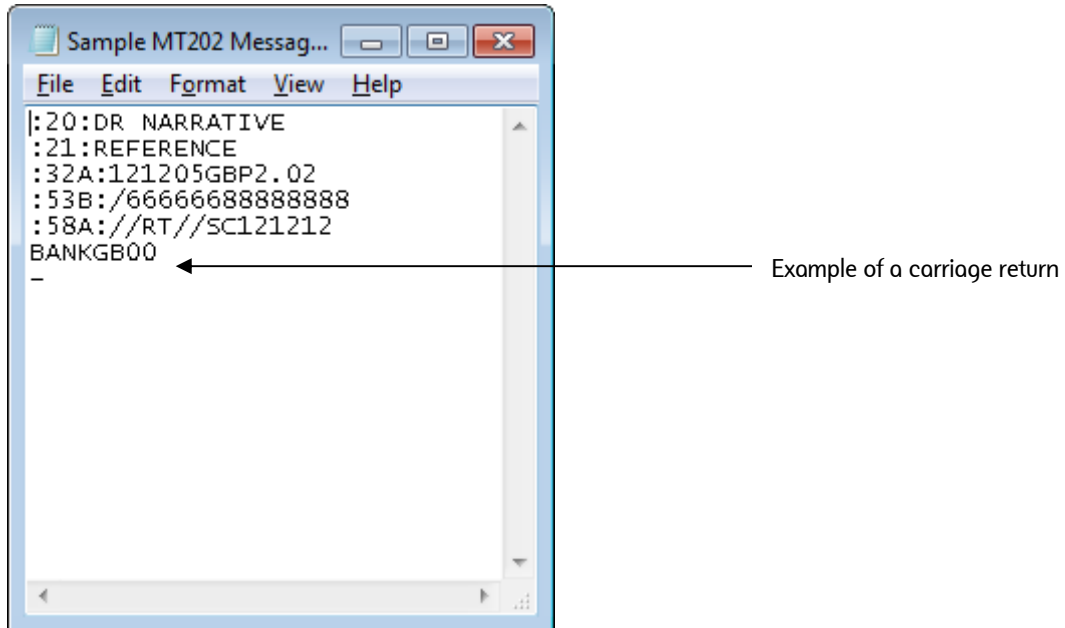| Field | Value | Field | Value |
|---|---|---|---|
| 20 | ZMT202 TEST 7 20 | 54A, B or D | |
| 21 | ZMT202 TEST 7 21 | 56A | |
| 13C | | 57A | //SC203200 BARCGB22 |
| 32A | 140109GBP2,02 | 58A | CHASUS33 |
| 52A | | 72 | |
| 53B | /15100031806542 | | |

- 20 (Debit Reference) and 21 (Related Reference) – These fields are mandatory SWIFT fields.

- 32A (Value Date / Currency / Amount) – '140109' equates to the value date of 9th January 2014, followed by GBP which is the ISO currency code for UK Sterling and this is followed by amount with comma delimiter.

- 53B (Sender's Correspondent) – The value '/15100031806542' is a UK Sterling account with sort code 15-10-00 and account number 31806542. The following lines must include your name and address. The debit account must be a valid account registered to that customer in Bankline.

- 57A (Account With Institution) – 58A (Beneficiary Customer) – This is the bank sort code, followed by the value 'BARCGB22' which is the BIC for Barclays Bank in the UK.

- 58A (Beneficiary Customer) – The value 'CHASUS33' is the BIC for JP Morgan Chase Bank in New York.

## 3.6 SWIFT Formatted File

```
{1:F01CITIGB22AXXX0618932083}
{2:O1010005090907CITIGB22AXXX05671150030909070519U}
{3: 108:DO01540285349763}}
{4:
:20:F234567890ABCDEF
:28D:00001/00001
:50H:/XXXXXXXXAAAXXX
MY ACCOUNT
MY ADDRESS1
MY ADDRESS2
MY ADDRESS3
:30:100106
:21:FBCDEF1234567101
:32B:EUR101,05
:57A:ABNANL2AALC
:59:/NL91ABNA0417164300
BEN NAME
:71A:SHA
}
```

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# Appendix A

**Sample File – screen shot**



```
:20:DR NARRATIVE
:21:REFERENCE
:32A:121205GBP2.02
:53B:/66666688888888
:58A://RT//SC121212
BANKGB00
_
```

Example of a carriage return

**Please note:** If you start a file with a blank line, rather than the import data as shown above (Tag 20), this will result in the file being rejected.

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