Domestic UK payments File Format description

USAGE GUIDE FOR CREDIT TRANSFER AND DIRECT DEBIT

Version 1.3 – February 2024

Index

Domestic UK file format- Usage Guide for Credit Transfer and Direct Debit

1 Introduction

This usage describes how the Domestic UK file format can be used to initiate domestic credit transfers and direct debits in GBP.
The file format can be uploaded in the channels:
- InsideBusiness Payments

1.1 General info about the BACS format

- ➢ A Domestic UK file contains either credit transfers or direct debits.
- ➢ One file can contain multiple batches with payments.
- ➢ A batch can either contain single processing day payments (all with the same processing date) or a multiple processing day payments (each payment has its own processing date), but not mixed.
- ➢ It's a fixed format, so every data item starts at a predefined position in the file.
- ➢ Use spaces for empty data in all fields, even in optional numeric fields.
- ➢ Alphanumeric fields left aligned.
- ➢ The following characters are supported:
   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
   / - . &
   Space (" ")
- ➢ InsideBusiness Payments automatically replaces non-supported characters in payment files that are imported via file import. Lowercase characters a-z are converted to uppercase and other invalid characters are replaced with " " (space).
- ➢ Dates in payment files (in UHL1) and in payment instructions are in the Julian date format. Julian dates run sequentially starting from 1 January as 1 and finishing on 31 December as 365 (or 366 in a leap year). They are in in the format *bYYDDD* where *b* is a blank space, *YY* is the last two digits of the year, *DDD* is a Julian date with preceding zeros if necessary. E.g. 5 January 2004 is " 04005".

Abbreviations used in the tables
M = Mandatory
O = Optional
a = Alphanumerical
n = Numerical
b = blank space

1.2 Structure of the file

A Domestic UK file starts with a VOL1 block followed by one or more batches.
Every batch consists of a HDR1 block, optionally a HDR2 block, a mandatory UHL1 block with transactions and at least one CONTRA block. The batch ends with an optional EOF1 and EOF2 block and a mandatory UTL1 block.
The UHL 1 transaction section can either contain:
- Singles (individual booking on account statement): for this one payment immediately needs to be followed by a CONTRA block.
- Multiples (batch booking on account statement): for this two or more body payment records needs to be followed by a CONTRA block.

This is an ING convention since Domestic UK file format does allow for multi batches within one UHL1 section.

The UHL1 section may contain one or more CONTRA record(s). Either
• One CONTRA per UHL or
• One CONTRA per Transaction is allowed

In case of multiple payments (batch booking) the UHL1 block ends with 1 CONTRA record.

In case a batch contains single payments every payments is followed by a CONTRA record.

2 Format Layout

File level record (VOL1)			
Starting position	Field name	Description	Comments
1	Label identifier	M 3 a	Contains: VOL
4	Label number	M 1 n	Contains: 1
5	Submission serial number	O 6 a	Must be unique on input day and for processing day
11	Accessibility indicator	O 1 a	Fill with space
12	Not used	O 20 a	Fill with spaces
32	Not used	O 10 a	Fill with spaces
42	Owner identification	O 6 a	Service User Number
48	Not used	O 32 a	Fill with spaces
80	Label standard label	M 1 n	Contains: 1

First file level label (HDR1)			
Starting position	Field name	Description	Comments
1	Label identifier	M 3 a	Contains: HDR
4	Label number	M 1 n	Contains: 1
5	File identifier	O 1 a	Contains: A
6	Service User Number	C* 6 a	Service User Number
12	Record identifier code	O 1 a	Contains: S
13	Record identifier	O 2 a	
15	Serial number	O 1 a	Order number of the batch in the file. First batch is 1. After 9 counter starts with 1 again.
16	Owner identification	O 6 a	Service User Number
22	Set identification	O 6 a	Same as Submission serial number in VOL1
28	File section number	O 4 n	Contains: 0001
32	File sequence number	O 4 n	First batch starts with 0001 etc.
36	Generation number	O 4 a	Any character
40	Generation version number	O 2 a	Any character
42	Creation date	M 6 a	Julian date preceded by a space: bYYDDD
48	Expiration date	M 6 a	Julian date preceded by a space: bYYDDD Must be greater than every processing date in the file
54	Not used	O 27 a	Fill with spaces

*In case of direct debits, the service user number has to be provided in either HDR1 or in UHL1

Second file level label (HDR2)			
Starting position	Field name	Description	Comments
1	Label identifier	M 3 a	Contains: HDR
4	Label number	M 1 n	Contains: 2
5	Record format	O 1 a	Contains: F
6	Block length	O 5 n	Any number
11	Record length	O 5 n	File with 1 batch: 00100 File with multiple batches: 00106
16	Not used	O 65 a	Fill with spaces

User header level (UHL1)			
Starting position	Field name	Description	Comments
1	Label identifier	M 3 a	Contains: UHL
4	Label number	M 1 n	Contains: 1
5	Processing date	C 6 a	Julian date preceded by a space: bYYDDD Mandatory in case of a batch with single processing day payments. Fill with 6 spaces for a multi processing day file.
11	Identifier of receiving party	C* 10 a	Contains: 999999 plus 4 spaces or Service User Number plus 4 spaces.
21	Currency code	M 2 a	Contains: 00
23	Country code	O 6 a	Contains: 000000
29	Work code and urgency flag	M 9 a	See **
38	File number	O 3 n	Any number
41	Not used	O 40 a	Fill with spaces

*In case of direct debits, the service user number has to be provided in either HDR1 or in UHL1 and needs to match the service user number stored at company level.

** Work code and urgency flag

Value	Processing days	Urgency/Priority	Used for
1bDAILYbb	Single	Normal	Credit transfer & Direct Debit
1UDAILYbb	Single	Urgent	Credit transfer
4bMULTIbb	Multiple	Normal	Credit transfer
4UMULTIbb	Multiple	Urgent	Credit transfer

(b means blank space, so it's used like "1 DAILY ")

Transaction record

Starting position	Field name	Description	Comments
1	Sorting code of the counterparty	M 6 n	BACS clearing sort code Pos. 9-14 in UK IBAN
7	Account number of the counterparty	M 8 n	The 8 digits after the sort code in a UK IBAN
15	Account type	M 1 n	Value: 0
16	Transaction code	M 2 a	See *
18	Sorting code of the remitter**	M 6 n	BACS clearing sort code Pos. 9-14 in UK IBAN
24	Account number of the remitter**	M 8 n	The 8 digits after the sort code in a UK IBAN
32	EndToEndID	O 4 a	Any character
36	Amount	M 11 N	In pence, right aligned, preceded by zeroes.
47	Service user's name	M 18 a	Any character
65	Service user's reference	O 17 a	Remittance information
83	Destination account name of the creditor	M 18 a	Any character
101	Processing date	C*** 6 a	Julian date preceded by a space: bYYDDD If not used, line ends at position 100

* Transaction code

Value	Meaning
01	Direct debit-first collection of a series
17	Direct debit single collection
18	Direct debit repeating collection in a series
19	Direct debit-final collection of a series
99	Regular credit transfer
Z4	Interest payments
Z5	Dividend payments

** Sorting code and Account number of all transactions preceding a CONTRA record must be equal

*** Only to be used for work code 4(u)MULTI (batch with multiple processing days)

Contra record

Starting position	Field name	Description	Comments
1	Sorting code of the remitter	M 6 n	BACS clearing sort code Pos. 9-14 in UK IBAN
7	Account number of the remitter	M 8 n	The 8 digits after the sort code in a UK IBAN
15	Destination account type	M 1 n	Value: 0
16	Transaction code	M 2 a	**Direct Debit:** Value: 99 **Credit transfer:** Value: 17
18	Sorting code of the remitter	M 6 n	BACS clearing sort code Pos. 9-14 in UK IBAN
24	Account number of the remitter	M 8 n	The 8 digits after the sort code in a UK IBAN
32	Free format order reference	O 4 a	Any allowed character
36	Amount	M 11 N	Total of all transaction amounts, right aligned, preceded by zeroes.
47	Narrative	O 18 a	Any allowed character
65	Contra identification	M 17 a	Contains: CONTRA (plus spaces)
83	Abbreviated originating a/c name	O 18 a	Any allowed character
101	Processing date	C* 6 a	Julian date preceded by a space: bYYDDD If not used, line ends at position 100

* Only to be used for work code 4(U)MULTI (batch with multiple processing days)

First end of file record (EOF1)

Starting position	Field name	Description	Comments
1	Label identifier	M 3 a	Contains: EOF
4	Label number	M 1 n	Contains: 1
5	File identifier	O 1 a	Same as HDR1
6	Service User Number	C* 6 a	Same as HDR1
12	Record identifier code	O 1 a	Same as HDR1
13	Record identifier	O 2 a	Same as HDR1
15	Serial number	O 1 a	Same as HDR1
16	Owner identification	O 6 a	Same as HDR1
22	Set identification	O 6 a	Same as HDR1
28	File section number	O 4 n	Same as HDR1
32	File sequence number	O 4 n	Same as HDR1
36	Generation number	O 4 a	Same as HDR1
40	Generation version number	O 2 a	Same as HDR1

Starting position	Field name	Description	Comments
42	Not used	O 7 a	Same as HDR1
48	Expiration date	M 6 a	Same as HDR1
54	Not used	O 27 a	Same as HDR1

Second end of file record (EOF2)			
Starting position	Field name	Description	Comments
1	Label identifier	M 3 a	Contains: EOF
4	Label number	M 1 n	Contains: 2
5	Record format	O 1 a	Same as HDR2
6	Block length	O 5 n	Same as HDR2
11	Record length	O 5 n	Same as HDR2
16	Not used	O 65 a	Same as HDR2

User trailer label record (UTL1)			
Starting position	Field name	Description	Comments
1	Label identifier	M 3 a	Contains: UTL
4	Label number	M 1 n	Contains: 1
5	Debit value total	M 13 n	Total of all transaction amounts, right aligned, preceded by zeroes
18	Credit value total	M 13 n	Total of all transaction amounts, right aligned, preceded by zeroes
31	Debit item count	M 7 n	**Direct Debit:** Number of transaction records. **Credit transfer:** Number of contra records. Right aligned, preceded by zeroes
38	Credit item count	M 7 n	**Credit transfer:** Number of transaction records, **Direct Debit:** Number of contra records. Right aligned, preceded by zeroes
45	Not used	O 8 a	Fill with spaces
53	DDI count	O 7 a	Number of direct debit transactions in batch, right aligned, preceded by zeroes
60	Not used	O 21 a	Fill with spaces

3 Examples

Credit transfer

Single processing day, multiple payments (batch booking on account statement):

```
VOL1000168                                                          1
HDR1A                           23131 23135
HDR2
UHL1 23115        00     1 DAILY
09012950513635099923885920577258   00000321798NAME OF CUSTOMER  55351           M Dripps
20107170466220099923885920577258   00000323632NAME OF CUSTOMER  55352           M Muldfott
30186400230671099923885920577258   00000482571NAME OF CUSTOMER  55353           P Ekkinton
07043622697896099923885920577258   00000155813NAME OF CUSTOMER  55354           K Fusser
20364320315753099923885920577258   00000270312NAME OF CUSTOMER  55355           D Mini
08924908117827099923885920577258   00000176240NAME OF CUSTOMER  55356           D Sherlock
23885920588258017723885920577258   00001730366                  CONTRA
EOF1A                           23131 23135
EOF2
UTL100000017303660000000173036600000010000006
```

Multiple processing days, single payments (individual booking on account statement):

```
VOL1      0                        B12345                         1
HDR1AB12345S  1B12345             20020 20365
UHL1      999999    00GB    4 MULTI
87379981142360099601613319268190001000000000101GB BENEFICIARY    B1/2 P1/1       GB06TSBS8737998114 23325
87379981142360017873799811423600    00000000101NARRATIVE         CONTRA          ABB CUST NAME      23325
87379981142360099601613319268190003000000000203GB BENEFICIARY    B2/2 P1/1       GB06TSBS8737998114 23326
87379981142360017873799811423600    00000000203NARRATIVE         CONTRA          ABB CUST NAME      23326
UTL100000000000304000000000000304000000020000002         0000000
```

Direct debit

```
VOL1      0                        999999                         1
HDR1 654321S  1999999             15302 21365
UHL1 20317999999    000000001 DAILY              RESERVED
873799811423600176016133192681906540000005501 00FAT TEST CUSTOMER USERS REFERENCE   GB BENEFICIARY
60161331926819099601613319268190    00000550100NARRATIVE         CONTRA          ABB CUST NAME
UTL100000005501000000000055010000000010000001         0000000
```