

Local UK Payments Bulk debiting

Change log

Version	Date	Change
1	2011-12-02	Removed Account transfer external as this is no longer supported. Added Change log
1	2013-03-17	Added field 20 HMRC reference

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

The file must contain one record for each debit and credit. It is possible to have several credits per debit. The fields must start and finish with quotation marks (") and the fields must be separated by commas (.). You cannot use quotation marks inside the individual fields.

Note that it is only possible to use 1 BACS Service User Number (BACS no.) per file. If you are using more than one BACS no., please send one file per BACS no.

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

In the format field AN means Alphanumeric and N means Numeric

The Record type field can have the following dependencies:

- Required
- Optional
- Conditional (means that the field is required if the conditions in the description are met)

Field No.:	Field name	Max. pos.	Format:	Record type	Description:
1	Command	8	AN	CMGBD/ CMGBC Required	Type of record: Debit record: CMGBD Credit record: CMGBC
2	Version no	3	AN	CMGBD/ CMGBC Required	Must be 1.0

Field No.:	Field name	Max. pos.	Format:	Record type	Description:
3	Ordering account	14/22	AN	CMGBD Required	The 14-digit (Sort Code and Account number) in Danske Bank. It's possible to use an IBAN
4	BACS Service user number	6	AN	CMGBD Conditional	BACS Service User Number. Required for payment type "B" (BACS payment) in field 9. (Only 1 allowed per file)
5	Beneficiary account	14/22	AN	CMGBC Required	The 14-digit (Sort Code and account number) in UK It's possible to use an IBAN.
6	Amount	15	N	CMGBC Required	Amount Max. 2 decimals. (length of field is incl. decimal point) (Digit Grouping Symbols are not allowed)
7	Payment date	8	N	CMGBD Optional	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 earliest possible.
8	Currency	3	AN	CMGBC Optional	ISO currency code. GBP or blank (""))
9	Type of payment	1	AN	CMGBC Required	Type of payment 'F' = Account transfer - Faster Payment 'B' = BACS Payment
10	Beneficiary name	18	AN	CMGBC Required	Name of beneficiary
11	Text on senders account statement	18	AN	CMGBD Optional	Text reference posted on the account statement of the payer.
12	Payment Reference	18	AN	CMGBC Optional	Text reference for beneficiary

Field No.:	Field name	Max. pos.	Format:	Record type	Description:
13-16	Reserved	4x35	AN	Not used	N/A
17	Senders name	18	AN	CMGBC Optional	Name of the payer
18	Technical reference	35	AN	CMGBD/ CMGBC Optional	Unique reference that is returned in BANSTA, the reference will NOT be sent to beneficiary
19	Type of electronic message	2	AN	CMGBD Optional	AT = Status of the payments (a new file will be created each time the payment changes status) AB = List of rejected payments (creates a file only when payments are rejected) Blank = No electronic message.
20	HMRC reference	4	AN	CMGBC Optional	The HMRC reference can only be used for English BACS payments (Field 9 = 'B') and will only be accepted if formatted this way: '/' followed by 3 characters which can include Hyphen (-), Full stop (.), solidus (/), Zero through to 9, and A through to Z.