

Transfers abroad from England

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: CMUOGB.
2	Version no.	3	AN	Y	Always 1.0
3	Ordering account	14/22	AN	Y	The account to be debited. Consists of the Sortcode and the Account number. Can also be IBAN-number.
4	Beneficiary account	35	AN	Y	<i>SWIFT-transfer:</i> Beneficiary account in the receiving bank. Beneficiary bank can be foreign or local when transferring in other currencies. To be able to obtain the rebate, IBAN is needed for countries that require it. <i>Cheque:</i> blank
5	Currency	3	AN	Y	ISO-Code. The of currency the payment or cheque
6	Amount	15	N	Y	Amount Max. 2 decimals. (length of field is incl. decimal comma) (Digit Grouping Symbols are not allowed)

7	Currency code for equivalent amount	3	AN	C	<p>ISO code for equivalent currency.</p> <p>If field 6 has the amount to be transferred in the currency given in field 5, this field must be left blank ("").</p> <p>If field 6 expresses the equivalent value of a currency, field 7 must be filled out with the ISO currency code for the equivalent currency.</p>
8	Date	8	N	N	<p>Date (day of payment/debit) in format: DDMMYY or DDMMYYYY</p> <p>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.</p>
9	Type of transfer	1	N	Y	<p>The following values can be used:</p> <p>1 = Standard</p> <p>3 = Express</p> <p>5 = Group</p> <p>The field must be left blank for cheques</p>
10-13	Name and address of beneficiary	4x35	AN	Y	<p><i>Transfers:</i></p> <p>1st. line must be filled in.</p> <p><i>Cheques:</i></p> <p>Only 2 lines may be used.</p>

14-17	Name and address of beneficiary bank.	4x35	AN	N	<i>Transfers:</i> Name and address of Beneficiary bank. The fields can be left blank if the correct Bankcode and SWIFT-address have been given in field 35-37
18	Costs	1	N	Y	<i>Transfers:</i> '1' = Shared, the costs in UK are paid by sender and the cost in the beneficiary's country are paid by beneficiary '2' = All costs are paid by sender '3' = All costs are paid by beneficiary.
19-22	Message for beneficiary	4x35	AN	N	Only to be used with transfers.
23-25	Message for Northern Bank/Danske Bank London Branch	3x35	AN	N	If this field is filled in the rebate can not be obtained
26	Forward contract number	14	AN	C	Forward contract number, if a forward rate type is used. Indicate rate type in field 31.
27	Agreement rate number	14	N	C	Agreement rate number, if an agreement rate type is used. Indicate rate type in field 31.

28	Senders reference	20	AN	N	Text posted on senders account statement.
29	Cheque to be crossed	1	AN	N	'X' = Cheque is crossed Blank ("") = Cheque isn't crossed
30	Cheque to be sent to.	1	N	N	'1' = The cheque is sent to sender '2' = The cheque is to be collected in sender bank branch
31	Rate type	1	N	Y	Blank ("") = No exchange '1' = fixing rate '2' = spot rate '3' = forward rate*) '4' = agreement rate (unavailable when sending cheques)**) *) Indicate forward rate number in field 26. **) indicate agreement rate in field 27.
32	Costs	1	AN	N	<i>Cheques</i> 'X' = The amount in field 6 includes costs in Northern Bank / Danske Bank London Blank ("") = The amount in field 6 excludes costs in Northern Bank / Danske Bank London
33-34	Message for sender	2x35	AN	N	Text for sender (only for cheques), will appear on the settlement advice from the bank.
35	SWIFT-address	11	AN	N	<i>Transfers:</i> SWIFT-address: 8 or 11 characters. Correct SWIFT-address must be filled in to obtain the rebate.
36	Bankcode	2	AN	N	<i>Transfers:</i> Remember to fill in BankID in field 37 as well. Bankcode for beneficiary bank: 'AT' = Bankleitzahl (Austria) 'BL' = Bankleitzahl (Germany) 'CC' = Canadian payment association (Canada)

					'CP' = CHIPS participant id (USA) 'CH' = CHIPS code (UID no.) (USA) 'FW' = FEDWIRE (ABA no.) (USA) 'SC' = Sort code (Great Britain/Ireland)
37	BankID	9	N	C	<i>Transfers:</i> BankID <i>must</i> be filled in if field 36 has been filled: Bankleitzahl (Austria): 5 digits Bankleitzahl (Germany): 8 digits Canadian payment association (Canada): 9 digits CHIPS participant id (USA): 6 digits CHIPS code (UID no.) (USA): 4 digits FEDWIRE (ABA no.) (USA): 9 digits Sort code (Great Britain/Ireland): 6 digits
38	Country code	2	AN	C	<i>Transfers:</i> ISO-country code of beneficiary bank. The field <i>must</i> be filled in if bank code (field 36) is filled in, but SWIFT-address (field 35) is left blank <i>Cheques:</i> The field <i>must</i> be filled in with the ISO-country code of beneficiary.
39	Senders name	18	AN	N	Name of the ordering customer.
40	Technical reference	35	AN	N	Reference uniquely identifying the debit. This reference is not shown anywhere, but is used for identifying the payment when matching automatically in ERP-systems. The reference is returned in the BANSTA/DEBMUL.
41	Ordering of Electronic advice	2	AN	N	AB = Advice of rejected payments AT = Advice of the payment status Blank = No electronic advice