



Royal Bank
of Scotland

Bankline Direct ISO 20022 Payments format translation guide for Financial Institutions

**To support your transition to ISO 20022
this guide provides a translation of
your current payment format and the
go forward ISO format.**



Demystifying the Bankline Direct Reporting Formats



A range of materials are available to support your transition to ISO 2022. This guide introduces the major differences between the current payment formats and the go forward ISO Payments & Clearing System (pacs) format.

Please use this guide to gain an initial understanding of the level and complexity of the changes required to allocate resources and complete a full impact assessment.

This guide translates go-forward pacs format against:

- Message Transmission (MT).
- Bankline Comma Separate Value (CSV).

This guide covers:

- Bank of England CHAPS payments.
- Payment Status Notifications (PSN).
- File Status Notifications (FSN).

Next Steps:

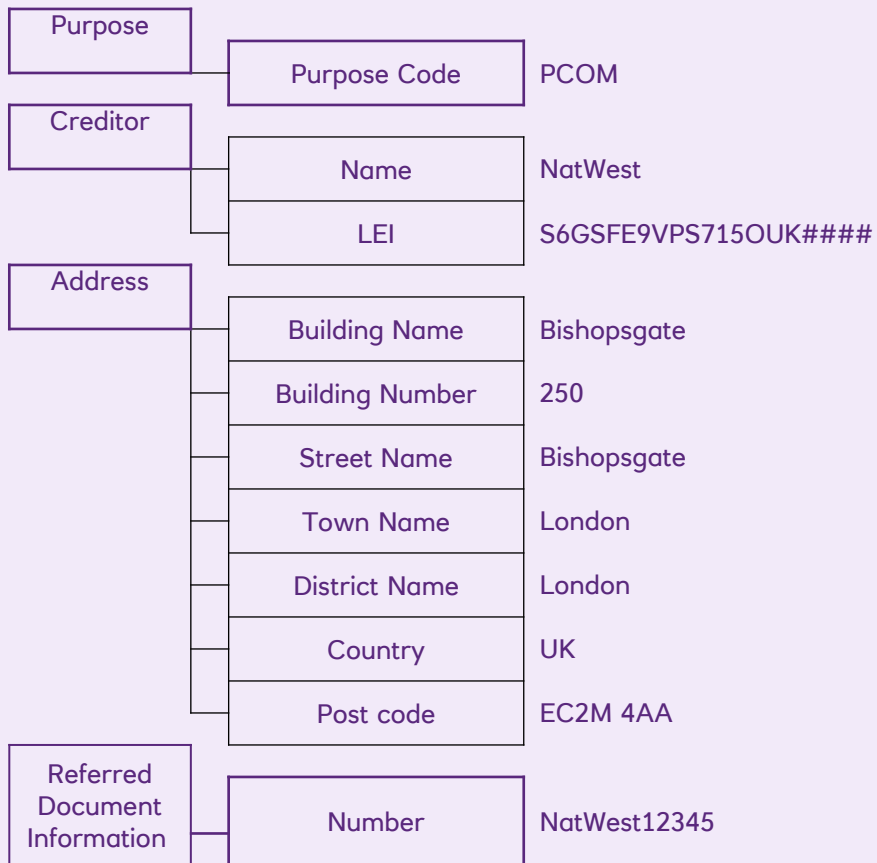
1. Review this guide.
2. Allocate resource to complete a full impact assessment.
3. For detailed technical information, direct your technical team or third-party provider to [Swift MyStandards](#). Registration is required to access the NatWest ISO Community.

For further support please review the FAQs on the website.

New CHAPS fields for enhanced data



ISO 2022 payment formats offer richer, higher quality data through new data fields, not available in existing formats, that allow more detailed and structured information in messages. The below details the new fields.



Purpose Code*

Purpose codes provide information to all users in the payments chain to indicate the reason a payment is being made and can be used to identify real economic impact in an outage and prevent delay from false positives.

LEI Code*

The Legal Entity Identifier (LEI) is a 20-digit, alphanumeric code that connects to key reference information that enables clear and unique identification of companies participating in global financial markets and can be used to prevent and or detect fraud.

Structured Address

Structured address is the mandatory use of Data elements “Country” and “Town Name” within CHAPS payments and aims to reduce errors in processing, improve regulatory screening and enhance reconciliation. Hybrid addresses will allow unstructured ‘AddressLine’ element to be included.

Structured Remittance

Information regarding what the payment is to help enhance reconciliation.

Ultimate Debtor/Creditor

Refers to the party a payment is made or received on behalf of to aid with payment processing. For property related purchases this refers to the buyer and seller.

*Mandatory for Property purchases and FI to FI payments from Nov 24.

Use Case for ISO 20022 enhanced data



1 Ultimate party set up for trust accounts

A person/buyer wishes to purchase a house from a seller and deposits the funds into a trust account held with a third party/law firm. Once the deal is settled, the law firm act on behalf of the buyer and initiates a payment, using its own account held with the bank.



2 Ultimate party set up for subsidiaries

A corporate/buyer must pay its suppliers/seller for the good purchased. The buyer's parent company acts on subsidiary's/buyer's behalf and initiates a payment, using its own account held with the bank.



3 Initiating party set up

A corporate outsourced payroll management to a specialised third-party service provider. The authorised service provider (with technical access to the corporates account) initiates monthly payments on behalf of the corporate/debtor.



Best practice – Duplication of the debtor/creditor details in the ultimate party element.



Debtor	Name	Sample Inc.
	Street Name	Cuba Avenue
	Building Number	11
	Post Code	1111
	Town Name	Wellington
	Country	NZ
Ultimate Debtor	Name	Sample Inc.
	Street Name	Cuba Avenue
	Building Number	11
	Post Code	1111
	Town Name	Wellington
	Country	NZ



Debtor	Name	Sample Inc.
	Street Name	Cuba Avenue
	Building Number	11
	Post Code	1111
	Town Name	Wellington
	Country	NZ

Best practice – Party name as part of the ultimate party details.



Debtor

Name	Insurance Ltd.
Street Name	Cuba Avenue
Building Number	11
Post Code	1111
Town Name	Wellington
Country	NZ

Ultimate Debtor

Name	Life insurance
Street Name	Cuba Avenue
Building Number	11
Post Code	1111
Town Name	Wellington
Country	NZ



Debtor

Name	Insurance Ltd.
Street Name	Cuba Avenue
Building Number	11
Post Code	1111
Town Name	Wellington
Country	NZ

Remittance Information

Unstructured Remittance Information	Life Insurance
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Best practice – Provision of debtor’s department details.



Debtor	Name	Company Ltd.
	Street Name	Cuba Avenue
	Building Number	11
	Post Code	1111
	Town Name	Wellington
	Country	NZ
Ultimate Debtor	Name	Treasury Company Ltd.
	Street Name	Cuba Avenue
	Building Number	11
	Post Code	1111
	Town Name	Wellington
	Country	NZ



Debtor	Name	Company Ltd.
	Department	Treasury
	Street Name	Cuba Avenue
	Building Number	11
	Post Code	1111
	Town Name	Wellington
	Country	NZ

Best practice – Ultimate Party Details 'Not provided'.



Debtor	Name	Company Ltd.
	Street Name	Cuba Avenue
	Building Number	11
	Post Code	1111
	Town Name	Wellington
	Country	NZ
Ultimate Debtor	Name	NOT PROVIDED
	Town Name	NOT PROVIDED
	Country	NOT PROVIDED



Debtor	Name	Company Ltd.
	Street Name	Cuba Avenue
	Building Number	11
	Post Code	1111
	Town Name	Wellington
	Country	NZ
Ultimate Debtor	Name	Ultimate Debtor
	Street Name	Paradise Street
	Building Number	1
	Post Code	A1 2BC
	Town Name	Liverpool
	Country	UK

Best practice – Capturing of Payment Service Providers.



Creditor	Name	Online Money Transfer Inc.
	Street Name	Gateway Drive
	Building Number	1
	Post Code	91911
	Town Name	San Diego
	Country	US
Ultimate Creditor	Name	Company Ltd.
	Street Name	Main Street
	Building Number	1
	Post Code	Gx11 1AA
	Town Name	Gibraltar
	Country	GI



Creditor	Name	Company Ltd.
	Street Name	Main Street
	Building Number	1
	Post Code	Gx11 1AA
	Town Name	Gibraltar
	Country	GI
Ultimate Creditor	Name	Online Money Transfer Inc.
	Street Name	Gateway Drive
	Building Number	1
	Post Code	91911
	Town Name	San Diego
	Country	US

Make CHAPS payments



Clients use CHAPS to make same day bank to bank payments. Here are key fields for a CHAPS payment from our existing Bankline Direct payment formats and the equivalent fields in the pacs 008.001.08.

For detailed pacs 008.001.08 technical information please refer to [Swift MyStandards](#).

Field Description	ISO 2022 pacs.008.001.08	MT103	Bankline CSV
Sender's Reference	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/InstrId	:20	T006
Urgent Priority	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtTpInf/SvcLvl/Cd	:23E	T001
Payment Amount	/Document/FIToFICstmrCdtTrf/GrpHdr/IntrBkSttlmAmt	:32A (payment amount)	T014
Payment Date	/Document/FIToFICstmrCdtTrf/GrpHdr/IntrBkSttlmDt	:32A (date)	T015
Debtor/Customer Address	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr	:50K (address lines)	N/A
Debtor/Customer Account	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Id/IBAN OR /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Id/Othr/Id	:50K (account number)	N/A
Debtor/Customer Name	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Nm	:50K (name)	N/A

Make CHAPS payments (cont'd)



Field Description	ISO 2022 pacs.008.001.08	MT103	Bankline CSV
Debtor Agent/Ordering Institution	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/BICFI OR /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/ClrSysMm bld/Mmbld	:52	T017
Debtor Agent/Ordering Institution Account	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgtAcct/Id/Othr/Id	:53B	T010
Creditor Agent/Beneficiary Institution	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/BICFI OR /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/ClrSysMm bld/Mmbld	:57A	T022
Creditor/Beneficiary Address	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr	:59 (address)	T031 – T033
Creditor/Beneficiary Account	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Id/IBAN OR /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Id/Othr/Id	:59 (account)	T028
Creditor/Beneficiary Name	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Id/Nm	:59 (name)	T030
Remittance Information	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Ustrd OR /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/AddtlRmtInf	:70 (excluding lines with codewords/RFB/and/ROC/)	N/A
Creditor/Beneficiary Reference	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/CdtrRefInf	:70 (codeword/RFB/)	T037

Examples CHAPS payments



paces 008.001.008

Please refer to [Swift MyStandards](#) for full sample details.

```

<Envelope xmlns="urn:swift:xsd:envelope" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
    <Fr>
      <FIId>
        <FinInstnId>
          <Othr>
            <Id>1234567</Id>
          </Othr>
        </FinInstnId>
      </Fr>
      <To>
        <FIId>
          <FinInstnId>
            <BICFI>RBOSGB2LGPL</BICFI>
          </FinInstnId>
        </FIId>
      </To>
      <BizMsgId>799879999239291</BizMsgId>
      <MsgDefId>paces.008.001.08</MsgDefId>
      <BizSvc>swift.cbprplus.02</BizSvc>
      <CreDt>2024-03-27T21:05:05.492</CreDt>
    </AppHdr>
    <Document xmlns="urn:iso:std:iso:20022:tech:xsd:paces.008.001.08">
      <FIToFICstmrCdtTrf>
        <GrpHdr>
          <MsgId>799879999239291</MsgId>
          <CreDtTm>2024-03-27T21:05:05.492</CreDtTm>
          <NbOfTx>1</NbOfTx>
          <SttlmInf>
            <SttlmMtd>INDA</SttlmMtd>
          </SttlmInf>
          <GrpHdr>
            <CdtTrfTxInf>
              <PmtId>
                <InstrId>instrid1</InstrId>
                <EndToEndId>CHP12345</EndToEndId>
                <TxId>ABCD53636612345678</TxId>
                <UETR>7a562c67-ca16-48ba-b074-65581be6f001</UETR>
              </PmtId>
              <PmtTpInf>
                <Svclvl>
                  <Cd>URGP</Cd>
                </Svclvl>
              </PmtTpInf>
              <IntrBkSttlmAmt Ccy="GBP">590.50</IntrBkSttlmAmt>
              <IntrBkSttlmDt>2024-03-20</IntrBkSttlmDt>
              <ChrgBr>SHAR</ChrgBr>
            </CdtTrfTxInf>
            <Dbtr>
              <Nm>Henry Jones</Nm>
              <PstlAdr>
                <AdrLine>10 Peters lane Bishop Gate, UK </AdrLine>
              </PstlAdr>
            </Dbtr>
            <DbtrAcct>
              <Id>

```

Bankline CSV

```

...02,,,,,Custpayref 01,,,,50302010648496,,,,10987.00,28062007,,,,,309216,,,,,12759268,,MR AN OTHER,,,,,BENINFO 01,,,,,

```

MT 103

```

{1:F01BKCHGB2UXGPL000000000}{2:I103RBOSGB2LXXXXU3003}{4:
:20:1000010000010001
:13C:/CLSTIME/0915+0100
:23B: CRED
:23E:SDVA
:32A:161122GBP250001,00
:33B:GBP250001,00
:50K:/15100023100062
CUSTOMER BANK FI
ADDR789 1 BANK OF RBS
ADDR564 2 BANK OF RBS
ADDRESS 2 BANK OF RBS
:53B:/16012310006228
:57A://SC161029
RBOSGB2LXXX
:59:/10639473
BANK OF Beneficiary
Bank Bene Address1
Bank Bene Address2
Bank Bene PO600014
:70:/RFB/Reference for beneficiary
REMITTA2561 INFO LINE 02
REMITTANCE1 INFO LINE 03
REMITTANCE1 INFO LINE 04
:71A:SHA
:71F:GBP0,00
:72:/STO/RBOSGB2L
:77B:ORDERRES/BEMEILAAAN 1, 9000 GENT
REPORTING 1
REPORTING 1
-}{5:}

```

Receive payment status notifications



Clients receive PSN's to confirm status of payments. Here are the key fields for our existing MT198 PSN and the equivalent in the pacs 002.001.10.

For detailed pacs 002.001.10 technical information please refer to [Swift MyStandards](#).

Field Description	pacs.002.001.10	MT198
Message ID (a unique reference for each payment status)	/AppHdr/BizMsgldr and/Document/FIToFIPmtStsRpt/GrpHdr/Msgld	:20
Original Customer Payment Reference	/Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxld	:77E P03
Payment Status	/Document/FIToFIPmtStsRpt/TxInfAndSts/TxSts	:77E P06
Rejection Reason Code	/Document/FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	:77E P21
Additional Information – Contains the following: 1. Rejection Reason Text. 2. Payment Last Updated Timestamp. 3. Redirected Beneficiary Credit Institution. 4. Redirected Beneficiary Customer Account Number. 5. Payment Status (if PNDG in TxSts field). 6. Payment Type.	/Document/FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/AddtlInf	:77E 1. P22 2. P08 3. P25 4. P26 5. P06 6. P05
Payment Registration Timestamp	/Document/FIToFIPmtStsRpt/TxInfAndSts/AcceptncDtTm	:77E P07

Receive payment status notifications (cont'd)



Field Description	pacs.002.001.10	MT198
Transaction Reference	/Document/FIToFIPmtStsRpt/TxInfAndSts/AcctSvcrRef	:77E P02
Payment Amount	/Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxRef/IntrBkSttlmAmt	:77E P13
Payment Currency	/Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxRef/IntrBkSttlmAmt/Ccy	:77E P12
System payment date	/Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxRef/IntrBkSttlmDt	:77E P11
Customer Payment date	/Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxRef/ReqdExctnDt	:77E P10
Original creditor/beneficiary reference	/Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxRef/RmtInf/Strd/CdtrRefInf/Ref	:77E P04
Debit/debtor Account	/Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxRef/DbtrAgtAcct/ID	:77E P09
Creditor Agent/Beneficiary Bank BIC	/Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxRef/CdtrAgt/FinInstnId/BICFI	:77E P15
Creditor Agent/Beneficiary Bank NCC	/Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxRef/CdtrAgt/FinInstnId/ClrSysMmbld/Mmbld	:77E P16
Creditor/Beneficiary Account	/Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxRef/CdtrAcct/Id	:77E P17
Creditor/Beneficiary Name	/Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxRef/CdtrAcct/Nm	:77E P18

Example payment status notifications



pac002.001.10

Please refer to [Swift MyStandards](#) for full sample.

```
<?xml version="1.0" encoding="UTF-8" ?>
<Envelope xmlns="urn:swift:xsd:envelope" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
    <Fr>
      <FIId>
        <FinInstnId>
          <BICFI>RBOSGB2LGPL</BICFI>
        </FinInstnId>
      </FIId>
    </Fr>
    <To>
      <FIId>
        <FinInstnId>
          <Othr>
            <Id>12345</Id>
          </Othr>
        </FinInstnId>
      </FIId>
    </To>
    <BizMsgId>PSNpac002</BizMsgId>
    <MsgDefId>pac002.001.10</MsgDefId>
    <CreDt>2024-01-21T08:10:12+01:00</CreDt>
  </AppHdr>
  <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pac002.001.10" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pac002.001.10">
    <FIToFIPmtStsRpt>
      <GrpHdr>
        <MsgId>PSNpac002</MsgId>
        <CreDtTm>2024-01-21T08:10:12+01:00</CreDtTm>
      </GrpHdr>
      <OrgnlGrpInfAndSts>
        <OrgnlMsgId>799879999239291</OrgnlMsgId>
        <OrgnlMsgNmId>pac008.001.08</OrgnlMsgNmId>
      </OrgnlGrpInfAndSts>
      <TxInfAndSts>
        <OrgnlInstrId>instrid1</OrgnlInstrId>
        <OrgnlEndToEndId>PSN12345</OrgnlEndToEndId>
        <OrgnlTxId>ABCD53636612345678</OrgnlTxId>
        <OrgnlUETR>7a562c67-ca16-48ba-b074-65581be6f001</OrgnlUETR>
        <TxSts>ACSP</TxSts>
      </TxInfAndSts>
      <StsRsnInf>
        <AddtlInf>Last update timestamp:2022-01-10-10.43.37.531793</AddtlInf>
        <AddtlInf>Payment type:CHAPS</AddtlInf>
      </StsRsnInf>
      <OrgnlTxRef>
        <ReqdExctnDt>
          <Dt>2024-08-05</Dt>
        </ReqdExctnDt>
        <RmtInf>
          <Ustrd>Pension Scheme ABC123</Ustrd>
        </RmtInf>
        <Dbtr>
          <Pty>
            <Nm>Jack Sparrow</Nm>
          </Pty>
        </Dbtr>
        <DbtrAcct>
          <Id>

```

MT198

```
{1:F01RBOSGB2LXGPL0001000001}{2:I198RBOSGB2LXXXXN}{4:
:20:VH2HMT198TS01MSG
:12:055
:77E:GPL.I8583.21002831.PM
2010-05-26/10:15:29
File accepted for further processing
-}
```

Receive file status notifications



Clients receive FSN to confirm status of files. Here are the key fields for our existing MT198 FSN and the equivalent in the pacs 002.001.10.

For detailed pacs 002.001.10 technical information please refer to [Swift MyStandards](#).

Field Description	pacs.002.001.10	MT198
Message ID (a unique reference for each file status)	/AppHdr/BizMsgldr and/Document/FIToFIPmtStsRpt/GrpHdr/	:20
Creation date and time of the FSN	/Document/FIToFIPmtStsRpt/GrpHdr/CreDtTm	:77E second line
Payment File Name	/Document/FIToFIPmtStsRpt/OrgnlGrplnfAndSts/OrgnlMsgld	:77E first line
File Status (Acceptance/Rejection)	/Document/FIToFIPmtStsRpt/OrgnlGrplnfAndSts/GrpSts	:77E third line (file acceptance)
Rejection Reason Code	/Document/FIToFIPmtStsRpt/OrgnlGrplnfAndSts/StsRsnlnf/Rsn/Prtry	:77E third line (file rejection)
Rejection Reason Description	/Document/FIToFIPmtStsRpt/OrgnlGrplnfAndSts/StsRsnlnf/AddtlInf	:77E fourth line (file rejection)

File status notification examples



pacS 002.001.10

Please refer to [Swift MyStandards](#) for full sample.

```
<Envelope xmlns="urn:swift:xsd:envelope" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
    <Fr>
      <FIId>
        <FinInstnId>
          <BICFI>RBOSGB2LGPL</BICFI>
        </FinInstnId>
      </FIId>
    </Fr>
    <To>
      <FIId>
        <FinInstnId>
          <Othr>
            <Id>1234567</Id>
          </Othr>
        </FinInstnId>
      </FIId>
    </To>
    <BizMsgId>FSNpacS002</BizMsgId>
    <MsgDefId>pacS.002.001.10</MsgDefId>
    <CreDt>2024-01-21T08:10:12+01:00</CreDt>
  </AppHdr>
  <Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pacS.002.001.10">
    <FIToFIPmtStsRpt>
      <GrpHdr>
        <MsgId>FSNpacS002</MsgId>
        <CreDtTm>2024-01-21T08:10:12+01:00</CreDtTm>
      </GrpHdr>
      <OrgnlGrpInfAndSts>
        <OrgnlMsgId>799879999239291</OrgnlMsgId>
        <OrgnlMsgNmId>pacS.008.001.08</OrgnlMsgNmId>
        <GrpSts>ACCP</GrpSts>
        <StsRsnInf>
          <AddtlInf>FILE IS RECEIVED AND ACCEPTED FOR FURTHER PROCESSING</AddtlInf>
        </StsRsnInf>
      </OrgnlGrpInfAndSts>
    </FIToFIPmtStsRpt>
  </Document>
</Envelope>
```

MT198

```
{1:F01RBOSGB2LXGPL0001000001}{2:I198RBOSGB2LXXXN}{4:
:20:VH2HMT198TS01FI
:12:055
:77E::R01:1234567890123456781020110928826123456
:R02:110928
-}
```



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Thank you

