



Royal Bank  
of Scotland

# **Bankline Direct ISO 20022 Payments format translation guide for Corporates**

**To support your transition to ISO 20022  
this guide provides a translation of  
your current payments 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 payments format and the go forward ISO Payment Initiation (pain) 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).
- Payment Initiation 001.001.03 (Pain).

## This guide covers:

- Single Euro Payment Area (SEPA).
- 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	Purpose Code	PCOM
Creditor	Name	NatWest
	LEI	S6GSFE9VPS715OUK####
Address	Building Name	Bishopsgate
	Building Number	250
	Street Name	Bishopsgate
	Town Name	London
	District Name	London
	Country	UK
	Post code	EC2M 4AA
Referred Document Information	Number	NatWest12345

## 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 from May 25.

# 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

# 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 and SEPA payments



Clients use CHAPS to make same day bank to bank payments. Clients use SEPA payments to make Euro to Europe International payments. Here are key fields for a CHAPS and SEPA payment from our existing Bankline Direct payment formats and the equivalent fields in the Pain 001.001.09.

For detailed Pain 001.001.09 technical information please refer to [Swift MyStandards](#).

Field Description	ISO 2022 pain.001.001.09	MT101	MT103	Bankline CSV	pain.001.001.03
Urgent Priority	/Document/CstmrCdtTrfInitt/PmtInf/PmtTpInf/SvcLvl/Cd CHAPS – URGP Sepa - SEPA	N/A	:23E	T001	/Document/CstmrCdtTrfInitt/PmtInf/PmtTpInf/SvcLvl/cd CHAPS – URGP Sepa - SEPA
Payment Date	/Document/CstmrCdtTrfInitt/PmtInf/ReqdExctnDt/Dt	:32A (date)	:32A (date)	T015	/Document/CstmrCdtTrfInitt/PmtInf/ReqdExctnDt
Debtor/Customer Name	/Document/CstmrCdtTrfInitt/PmtInf/Dbtr/Nm	:50A	:50K or:53B (name)	N/A	/Document/CstmrCdtTrfInitt/PmtInf/Dbtr/Nm
Debtor/Customer Address	/Document/CstmrCdtTrfInitt/PmtInf/Dbtr/PstlAdr	N/A	:50K or:53B (address line)	N/A	/Document/CstmrCdtTrfInitt/PmtInf/Dbtr/PstlAdr
Debtor/Customer Account	/Document/CstmrCdtTrfInitt/PmtInf/DbtrAcct/Id/IBAN OR /Document/CstmrCdtTrfInitt/PmtInf/DbtrAcct/Id/Othr/Id	:50A	:50K or:53B (account number)	T010	/Document/CstmrCdtTrfInitt/PmtInf/DbtrAcct/Id/IBAN OR /Document/CstmrCdtTrfInitt/PmtInf/DbtrAcct/Id/Othr/Id
Debtor Agent/Ordering Institution	/Document/CstmrCdtTrfInitt/PmtInf/DbtrAgtFinInstnId/BICFI OR /Document/CstmrCdtTrfInitt/PmtInf/DbtrAgtFinInstnId/ClrSysMmbld/Mmbld	:72	N/A	N/A	/Document/CstmrCdtTrfInitt/PmtInf/DbtrAgtFinInstnId/BICFI OR /Document/CstmrCdtTrfInitt/PmtInf/DbtrAgtFinInstnId/ClrSysMmbld/Mmbld

# Make CHAPS and SEPA payments (cont'd)



Field Description	ISO 2022 pain.001.001.09	MT101	MT103	Bankline CSV	Pain.001.001.03
Sender's Reference	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/ PmtId/InstrId	:20	:20	T006	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/P mtId/InstrId
Payment Amount	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/ Amt/InstdAmt	:32A (amount)	:32A (amount) :33B	T014	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/A mt/InstdAmt
Creditor Agent/Beneficiary Institution	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/ CdtrAgt/FinInstnId/BICFI OR /Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/ CdtrAgt/FinInstnId/ClrSysMmbld/Mmbld	:57A	:57A	T022	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/ CdtrAgt/FinInstnId/BICFI OR /Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/ CdtrAgt/FinInstnId/ClrSysMmbld/Mmbld
Creditor/Beneficiary Name	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/ Cdtr/Nm	:59A	:59 (name)	T030	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/C dtr/Nm
Creditor/Beneficiary Address	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/ Cdtr/PstlAdr	N/A	:59 (address)	T031-T033	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/ Cdtr/PstlAdr
Creditor/Beneficiary Account	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/ CdtrAcct/Id/IBAN OR /Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxI nf/CdtrAcct/Id/Othr/Id	:59A	:59 (account)	T028	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/ CdtrAcct/Id/IBAN OR /Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/ CdtrAcct/Id/Othr/Id
Remittance Information	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/ RmtInf/Ustrd OR /Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxI nf/RmtInf/Strd/AddtlRmtInf	:70	:70 (codeword/RF B/)	T037	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/R mtInf/Ustrd





# Receive payment status notifications



Clients receive PSN's to confirm status of payments. Here are the key fields for our existing PSN formats and the equivalent in the pain 002.001.10. Here are the key fields for transaction level PSN, to view Batch PSN please review [MyStandards](#). Pain 002.001.3 fields are like for like with the new pain format.

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

Field Description	pain.002.001.10	MT198	Human Readable
Message ID (a unique reference for each payment status)	/AppHdr/BizMsgldr and/Document/CstmrPmtStsRpt/GrpHdr/MsgId	:20	N/A
Original Customer Payment Reference	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/OrgnlInstrId	:77E P03	<6>
Payment Status	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/TxSts	:77E P06	As advised between <4> and<5>
Rejection Reason Code	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/StsRsnInf/Rsn/Cd	:77E P21	<28>
Additional Information – contains the following: 1. Payment Type. 2. Payment Status (if PNDG in TxSts field). 3. Payment Last Updated Timestamp. 4. Rejection Reason Text. 5. Redirected Beneficiary Credit Institution 6. Redirected Beneficiary Customer Account Number.	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/StsRsnInf/AddtlInf	:77E 1. P05 2. P06 3. P08 4. P22 5. P25 6. P26	1. <4> 2. N/A 3. N/A 4. <28> 5. N/A 6. N/A

# Receive payment status notifications (cont'd)



Field Description	pain.002.001.10	MT198	Human Readable
Payment Date	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/TrckrData/ConfdDt/Dt	:77E P11	<22>
Payment Amount	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/TrckrData/ConfdAmt	:77E P13	<24>
Debtor/Customer Account	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/OrgnlTxRef/DbtrAcct/Id/Othr/Id	:77E P09	<14>
Creditor Agent/Beneficiary Bank BIC	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/OrgnlTxRef/CdtrAgt/FinInstnId/BICFI	:77E P15	<18>
Creditor Agent/Beneficiary Bank NCC	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/OrgnlTxRef/CdtrAgt/FinInstnId/ClrSysM mblD/MmblD	:77E P16	N/A
Creditor/Beneficiary Account	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/OrgnlTxRef/CdtrAcct/Id/IBAN OR /Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/OrgnlTxRef/CdtrAcct/Id/Othr/Id	:77E P17	<17>
Creditor/Beneficiary Name	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/OrgnlTxRef/CdtrAcct/Nm	:77E P18	<10>

# Example payment status notifications



## Pain 2

Please refer to Swift MyStandards to view the full sample.

```
<?xml version="1.0" encoding="UTF-8" ?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsdpain.002.001.03">
  <CstmPmtStsRpt>
    <GrpHdr>
      <MsgId>7597</MsgId>
      <CreDtTm>2011-05-13T06:20:32.565</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <BICOrBEI>RBOSGB2L</BICOrBEI>
          </OrgId>
          <Othr>
            <Id>DRVRUNENTRUST</Id>
          </Othr>
          <SchmeNm>
            <Cd>CUST</Cd>
          </SchmeNm>
          <Othr>
            <OrgId>
              <Id>
                <InitgPty>
                  </GrpHdr>
                </InitgPty>
              </Id>
            </OrgId>
          </Othr>
          <OrgGrpInfAndSts>
            <OrgnMsgId>99888889</OrgnMsgId>
            <OrgnMsgNmId>pain.001.001.03</OrgnMsgNmId>
          </OrgGrpInfAndSts>
          <OrgnPmtInfAndSts>
            <OrgnPmtInfId>ITD020114504</OrgnPmtInfId>
            <OrgnNbOfTx>1</OrgnNbOfTx>
            <OrgnIctrISum>.01</OrgnIctrISum>
            <PmtInfSts>RJCT</PmtInfSts>
          </OrgnPmtInfAndSts>
          <StsRsnInf>
            <Rsn>
              <Cd>AC08</Cd>
            </Rsn>
            <AddtlInf>CLEARING / INSTITUTION BRANCH ORDERING PARTY IS INVALID</AddtlInf>
          </StsRsnInf>
        </OrgnPmtInfAndSts>
      </CstmPmtStsRpt>
    </Document>
```

## Human Readable

```
File name           : 123456789
Sender ID           : ABCDEFGHI
Interchange reference : BACS20032024-AB-00000.xml
Payment type        : Sterling IAT
From the above mentioned file the following payment instruction(s) is/are rejected.
At first the concerning payment instruction is listed, followed by the reason(s) of rejection.
-----
Payment sequence number : N/A
Order reference number  : 00001234
Batch reference number  : 11111-00000022
Geographic environment  : DO
Name ordering customer  : NatWest
BT Payments
City ordering customer :
Name beneficiary       : Royal Bank of Scotland
Address beneficiary    : N/A
City beneficiary       : N/A
ISO country code beneficiary : GB
Debit account number   : 110220333####
Swift address bank ordering customer : ABCDGB2L
Institution branch number : N/A
Credit account number  : 1111####
Swift address bank beneficiary : N/A
Beneficiary's bank name : N/A
Beneficiary's bank city  : N/A
Beneficiary's bank ISO country code : N/A
Requested execution date : 20240320
Settlement                : each pay own cost
Amount                    : 163620000
ISO Currency code payment amount : GBP
Payment information       : |
-----
Reason(s) rejection:
768 Rejected for funds failure
-----
```

## MT198

```
{1:F01NWBKGB2LXGPL0001000001}{2:I198RBOSGB2LXXXXN}{4:
:20:PSNMT198PSNTC01A
:12:198
:77E::P01:GPL.MT103.12345678.PM
:P02:0000000009006111
:P03:PN15A3453453453453
:P05:CHAPS
:P06:ACCEP
:P07:2018-08-28-11.43.13.124324
:P08:2018-08-01-10.04.14.114321
:P09:3322114444444444
:P10:2010-06-03
:P12:GBP
:P13:00000000000051200
:P15:RBOSGB2LXXX
:P16:SC52212345678
:P17:FR7630076021471002160020053
:P18:Name - Beneficiary Name
:P24:DR
-}
```



# Receive file status notifications



Clients receive FSN to confirm status of files. Here are the key fields for our existing FSN formats and the equivalent in the pain 002.001.10. Pain 002.001.3 fields are like for like with the new pain format.

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

Field Description	pain.002.001.10	MT198	Human Readable
Message ID	/AppHdr/BizMsgHdr and/Document/CstmrPmtStsRpt/GrpHdr/MsgId	:20	N/A
Creation Date and Time of the FSN	/Document/CstmrPmtStsRpt/GrpHdr/CreDtTm	:77E second line	First line of FSN
Payment File Name	/Document/CstmrPmtStsRpt/OrgnlGrpInfAndSts/OrgnlMsgId	:77E first line	<3>
File Status (Acceptance/Rejection)	/Document/CstmrPmtStsRpt/OrgnlGrpInfAndSts/GrpSts RJCT (Rejected) PDNG (Pending) ACSP (Accepted Settlement In Process)	:77E third line (file acceptance)	Second line of FSN
Rejection Reason Code	/Document/CstmrPmtStsRpt/OrgnlGrpInfAndSts/StsRsnInf/Rsn/Cd	:77E third line (file rejection)	N/A
Rejection Reason Description	/Document/CstmrPmtStsRpt/OrgnlGrpInfAndSts/StsRsnInf/AddtlInf	:77E fourth line (file rejection)	Second line of FSN

# File status notification examples



## Pain 2

Please refer to Swift MyStandards to view the full sample.

```
<?xml version="1.0" encoding="UTF-8" ?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>7585</MsgId>
      <CreDtTm>2018-08-01T05:55:25.585</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <BICOrBEI>RBOSGB2L</BICOrBEI>
            <Othr>
              <Id>SCRUMTESTING01</Id>
            <SchmeNm>
              <Cd>CUST</Cd>
            </SchmeNm>
          </Othr>
        </OrgId>
      </Id>
    </InitgPty>
  </GrpHdr>
  <OrgnlGrpInfAndSts>
    <OrgnlMsgId>XMLV3_PAIN2_1_3_FSN_level1</OrgnlMsgId>
    <OrgnlMsgNmId>pain.002.001.03.fisp</OrgnlMsgNmId>
    <GrpSts>ACCP</GrpSts>
    <StsRsnInf>
      <AddtlInf>File is received and accepted for further Processing</AddtlInf>
    </StsRsnInf>
  </OrgnlGrpInfAndSts>
</CstmrPmtStsRpt>
</Document>
```

## MT198

```
{1:F01RBOSGB2LXGPL0001000001}{2:I198RBOSGB2LXXXXN}{4:
:20:FSN3310
:12:198
:77E:GPL.I8583.21002831.PM
2010-05-26/10:15:29
File accepted for further processing
-}
```

## Human Readable

```
The file BACS02042024-AB-00123.xml is received and accepted for the further processing.
Details of file
-----
File name                : BACS02042024-AB-00123.xml.asc
Interchange reference    : BACS02042024-AB-00123.xml
Sender ID                 : ABCDEFGH
```



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# Thank you

