Santander Connect

BACS payment import specification

Contents

1   Importing payments

You can streamline your BACS payments by sending instructions directly from your own accounting software. Using Payment File Import lets you import multiple instructions, saving you time, trouble and the risk of errors from manual entry.

This user guide explains how to structure your BACS payment instructions in the payment file, as well as provide some useful information to help you get the most from the Payment Import File service.

Before you can import BACS payments your BACS Service User Number (BACS SUN) will need to be registered with Santander Connect. If you're not sponsored to use the BACS service then all payments imported using this format, both single and multiple payments will be routed via Faster Payment scheme.

File structure

The payment file must be structured in a delimited format using a comma separated value (CSV) layout in a text file. Every field specified in the payment record must therefore be separated using a comma. The supported payment types will require a specific combination of fields to form a valid payment record and these field combinations are described in section 2.

Each field is unique as described in the layout specification in section 2 and must be populated with the value and length specified. Not all fields require completion to the full character length specified unless requested.

Field value definitions

The value and size of each field is denoted by a combination of specific characters. In most cases (unless a date), the first value is a number followed by any, or a combination of, the following:

- a – requires an alphabetic entry
- n – requires a numerical entry
- x – requires an alphanumeric

For example, '14n' of field 03 requires the entry of 14 numerical characters to specify the debit account that's to be used.

The requirement to complete a field for the particular payment record is denoted by the following indicators in the payment layout table:

- Y – means an entry is mandatory for the given field
- N – means an entry is optional for the given field

Character set

When instructing a single or multiple payment only characters from the following set may be used in the free format fields.

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>				

2   Payment layout specification

The following principles are important considerations when structuring the payment file:

○ Single payments and multiple payments can't be imported in the same file.
○ A file containing single payments might contain more than 1 payment.
○ A file containing multiple payments must contain the same debit account and payment date for all payment instructions.

2.1 Header and Trailer records

2.1.1 Header record

Field name	Field position	Field length	Field description	Mandatory
File type	1	7a	Value must be: **PAYMENT**. This isn't case-sensitive.	Y
Record type	2	6a	Value must be: **HEADER**. This isn't case-sensitive.	Y
Creation date	3	8n	Date format must be ddmmyyyy. This date must be prior to, or equal to, the current date.	Y
File location ID	4	18x	This is a free-text field that can be used for your own unique reference, and doesn't need to be the same value as the actual location from which the file was imported.	Y
File sequence number	5	4n	An integer from 1 to 9999 inclusive, consisting of 1 to 4 characters. Leading zeros are permitted: 1, 01, 001 and 0001 are all valid values.	Y
BACS Service User Number (SUN)	6	6n	Field contains your 6 digit **BACS** SUN which you wish to debit.	Y

2.1.2 Trailer record

Field name	Field position	Field length	Field description	Mandatory
File type	1	7a	Value must be: **PAYMENT**. This isn't case-sensitive.	Y
Record type	2	7a	Value must be: **TRAILER**. This isn't case-sensitive.	Y
Hash total	3	15n	This field is used to indicate the total value of payments specified in the file. For multiple payments, this field indicates the total value of the debit entry. This field is optional and consists of up to 15 numeric characters.	N
Record total	4	4n	This field is used to indicate the total number of payments specified in the file. For multiple payments, this field indicates the total number of credit entries. This field is optional and consists of a maximum of four numeric characters, i.e. the maximum value is 9999.	N

2.2 Payment record

Single payment guidelines

The following guidelines apply when importing a file of single payments:

○ one file header line
○ at least 1 payment record – the format of this record is described below
○ one file trailer line.

Each single payment record consists of a single line in the file, and contains the fields that follow.

Multiple payment guidelines

The following guidelines apply when importing a file of multiple payments:

○ one file header line
○ at least 1 beneficiary record – the format of this record is described below
○ one file trailer line.

The content of the beneficiary record is similar to that for single payments, with the following changes:

○ for a multiple payment file, the payment type must be **MULTIBACS**
○ for a multiple payment file, the debit account must be the same for all payments
○ for a multiple payment file, the value of the payment date field must be the same for all beneficiaries
○ the payment reference field must be populated for all beneficiaries.

Field name	Field position	Field length	Field description	Mandatory
File type	1	7a	Value must equal **PAYMENT**. This isn't case sensitive.	Y
Payment type	2	9a	Value must equal the payment type that's required to import. This isn't case sensitive. ○ For single payments, this field must equal **BACS**. ○ For multiple payments, this field must equal **MULTIBACS**.	Y
Debit account	3	14n	Identifies the debit account for the payment. This should always be a 6 digit sort code followed by an 8 digit account number with no spaces (6n then 8n). For a multiple payment file – this must be the same value for all payments.	Y
Beneficiary name	4	35x	A free format field to specify the name of the beneficiary. Only the first 18 characters are passed forward to BACS.	Y
Beneficiary bank identifier	5	6n	This identifies the beneficiary bank that holds the beneficiary account. This will be the 6 digit UK sort code of the beneficiary account number.	Y
Beneficiary account number	6	8n	Identifies the beneficiary account number as held by the beneficiary bank. This will be the 8 digit account number of the beneficiary.	Y
Payment amount	7	15n	Identifies the amount of the payment. Specified in pounds and pence, in the form: 95.50.	Y
Payment date	8	8n	Identifies the date on which you'd like the payment to begin processing (day 1). Please note, your BACS payments will be sent to the beneficiary bank 2 working days later than the date specified here (day 3). All BACS payments are subject to a 3 day clearing process. Valid value is a date in the format of ddmmyyyy. For a multiple payment file – this must be the same value for all payments.	Y
Payment reference	9	18x	A free format field that provides the beneficiary with further details to help identify the payment. ○ For single payments, the field is optional. ○ For multiple payments, this field is mandatory.	Y
RTI reference	10	4x	Identifies the Real Time Information (RTI) reference as instructed by HMRC. The RTI reference is made up of 4 characters. All 4 characters must be specified when using this field. The RTI reference will always start with a solidus. E.g. '/123'. When an RTI reference isn't being used, please leave this field blank. Characters permitted - this field should only allow the following characters: A to Z (UPPER CASE only), 0 to 9 (numeric), hyphen (-), full stop (.) and solidus (/).	N

3   Payment record samples

The following examples demonstrate how to structure and populate payment records for the payment types supported within the service.

Please note that although many of the fields aren't used, every field needs to be represented in the payment record (10 fields in total, separated by commas). The payment file will be rejected in 1 of the following cases:

○ a field is populated with an invalid character(s)
○ mandatory fields aren't populated.

3.1 Single payment record

HEADER RECORD

Field	1*	2*	3*	4*	5*	6*
Value	PAYMENT	HEADER	08122012	PAYMENT FILES	10	123456

PAYMENT RECORD(S)

Field	1*	2*	3*	4*	5*	6*	7*	8*	9*	10#
Value	PAYMENT	BACS	090122 11223344	REDSKY LTD	909090	55667788	150.50	10122012	INVOICE 3344	/123

TRAILER RECORD

Field	1*	2*	3#	4#
Value	PAYMENT	TRAILER	00000000 0005000	50

Mandatory fields are indicated by red text and a '*' symbol.
Optional fields are indicated by grey text and a '#' symbol.

PAYMENT,HEADER,08122012,PAYMENT FILES,10,123456
PAYMENT,BACS,09012211223344,REDSKY LTD,909090,55667788,150.50,10122012,INVOICE 3344,/123
PAYMENT,TRAILER,000000000005000,50

3.2 Multiple payment record

HEADER RECORD

Field	1*	2*	3*	4*	5*	6*
Value	PAYMENT	HEADER	08122012	PAYMENT FILES	15	123456

PAYMENT RECORD(S)

Field	1*	2*	3*	4*	5*	6*	7*	8*	9*	10#
Value	PAYMENT	MULTIBACS	090122 11223344	REDSKY LTD	909090	55667788	150.50	10122012	INVOICE 3344	/123

TRAILER RECORD

Field	1*	2*	3#	4#
Value	PAYMENT	TRAILER	00000000 0005000	50

Mandatory fields are indicated by red text and a '*' symbol.
Optional fields are indicated by grey text and a '#' symbol.

PAYMENT,HEADER,08122012,PAYMENT FILES,15,123456
PAYMENT,MULTIBACS,09012211223344,REDSKY LTD,909090,55667788,150.50,10122012,INVOICE 3344,/123
PAYMENT,TRAILER,000000000005000,50

4   Further support and information

If you require further assistance with importing a payment file, please contact our dedicated support team on **0333 207 2317**.
Lines are open Monday to Friday 8am to 6pm and Saturday 8am to 2pm.

We reserve the right to make changes to the service from time to time to improve your experience as per the Terms of the service, please always ensure you are using the latest version of the BACS import specification guide for Santander Connect. The latest version will always be available from the service Help Centre within the Payment Import section.