Santander Connect

Standard payment import specification

Contents

1 Importing payments

Streamline your payments by importing all your payment instructions in one file. You can do this from your own accounting software with the Payment File Import facility, rather than inputting them one at a time. Saving you time and reducing the risk of errors associated with manual entry.

This user guide explains how to structure an import file for all supported payment types. It also provides some useful information to help you get the most from the Payment Import File service.

The import facility supports a range of payment types in the service that include:

UK Domestic payments

- Faster Payments
- CHAPS payments
- Bulk payments (Faster Payments)

International/Cross border payments

- International payments

Each payment file can contain multiple payment records and different payment types to offer you greater flexibility. There are restrictions on Bulk payments that need to be imported in a separate payment file due to their layout structure.

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 in the payment record must be separated using a comma. The supported payment types will need a specific combination of fields to form a valid payment record. These field combinations are described in section 2.

Each field is unique as described in the layout specification in section 2. They must be populated with the value and length specified. Not all fields need the full character length, unless requested. A number of fields are currently not in use – these will either be introduced in the future or are only to be used by Santander.

Field value definitions

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

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

For example, '2n' of field 04 requires the entry of two numerical characters to specify the type of payment record.

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

- * - means an entry is mandatory for the given field
- # - means an entry is optional for the given field

UK Domestic character set

When instructing a Faster Payment, Sterling, CHAPS and Bulk 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	
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>

International character set

When instructing an International or Currency 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	
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

Field name	Field position	Field length	Field description	Payment record types					
				FPS	CPS	IAT CCY	INT	BPD	BPC
Blank	1		For internal and future use only, do not populate.						
File name	2	50x	This is a free-format field that identifies the name of the import file. If left blank this field defaults to the physical import file name.	#	#	#	#	#	#
Blank	3		For internal and future use only, do not populate.						
Payment record type	4	2n	Identifies the payment type being imported, values include: ○ 01 – Faster Payment (FPS) ○ 02 – CHAPS (CPS) ○ 03 – IAT Currency payment (IAT CCY) ○ 04 – International Payment (INT) ○ 08 – Bulk Payment Debit (BPD) ○ 09 – Bulk Payment Credit (BPC)	*	*	*	*	*	*
Blank	5		For internal and future use only, do not populate.						
Blank	6		For internal and future use only, do not populate.						
Blank	7		For internal and future use only, do not populate.						
Blank	8		For internal and future use only, do not populate.						
Debit account reference	9	18x	Allows a reference for identification of the payment on your debit account. This is a free format field, but the field size is limited to '16x' for International record types.	*	*	#	*	*	
Destination country	10	2a	Identifies the payment destination country for International payments				*		
Priority	11	1a	Identifies the priority of an International payment. Please speak to your Relationship Team if you are unsure of which value to use. Values include: ○ N – standard ○ U – urgent				*		
Blank	12		For internal and future use only, do not populate.						
Debit account	13	14n	Identifies the debit account for the payment. This should always be a 6 digit sort code followed by an 8 digit account number (6n then 8n with no spaces).	*	*	*	*	*	
Charges account	14	14n	Only applicable for International payments. Provides an option to apply the charges to a different account than the specified debit account. If left blank, the charges are always applied to the specified debit account.				#		

Field name	Field position	Field length	Field description	Payment record types					
				FPS	CPS	IAT CCY	INT	BPD	BPC
Charges code type	15	3a	Indicates who will pay the charges associated with the International payment. If left blank, then by default, SHA is always applied. Our Help Centre provides further information on charging options for International payments. Values available are: ○ SHA – you pay debit charges and beneficiary pays credit charges ○ OUR – you pay all charges ○ BEN – beneficiary pays all charges				#		
Payment currency	16	3a	Identifies the currency in which the payment will be debited. This is the currency of the chosen debit account and valid values are recognised ISO currency codes. Our Help Centre provides further information on ISO codes available.			*	*		*
Payment amount	17	15n	Identifies the amount of the payment as expressed in the payment currency field above. A valid entry is an amount in the format of 12n.2n which accommodates a decimal place.	*	*	*	*		*
Blank	18		For internal and future use only, do not populate.						
Payment date	19	8n	Identifies the date on which the payment is to be sent by Santander. Valid value is a date in the format of ddmmyyyy (8n).	*	*	*	*	*	
Blank	20		For internal and future use only, do not populate.						
Blank	21		For internal and future use only, do not populate.						
Blank	22		For internal and future use only, do not populate.						
Blank	23		For internal and future use only, do not populate.						
Blank	24		For internal and future use only, do not populate.						
Beneficiary bank identifier	25	16x	This identifies the beneficiary bank that holds the beneficiary account. For all domestic payments – Faster Payments, CHAPS and Bulk payments, this will be the 6 digit UK sort code of the beneficiary account number. Also known as the UK bank branch identifier. For International payments, the Bank Identifier Code (BIC) is mandatory here with the International Bank Identifier Code (IBAN) in Field 31.	*	*	*	*		*
Blank	26		For internal and future use only, do not populate.						
Blank	27		For internal and future use only, do not populate.						
Blank	28		For internal and future use only, do not populate.						
Blank	29		For internal and future use only, do not populate.						
Blank	30		For internal and future use only, do not populate.						

Field name	Field position	Field length	Field description	Payment record types					
				FPS	CPS	IAT CCY	INT	BPD	BPC
Beneficiary account number	31	34x	Identifies the beneficiary account number as held by the beneficiary bank. For all domestic payments - Faster Payments, CHAPS and Bulk payments, this will be the 8 digit account number of the beneficiary. For International payments, we always recommend the International Bank Identifier Code (IBAN) is specified where possible. If the IBAN is not available then an account number must be specified for beneficiary in the format appropriate for the destination country.	*	*	*	*		*
Blank	32		For internal and future use only, do not populate.						
Beneficiary name	33	35x	This field is to specify the name of the beneficiary.	*	*		*		*
Beneficiary address 1	34	35x	This field is to specify line 1 of the beneficiary address. Note for some destination countries it is mandatory that a beneficiary address is specified (using fields 34 to 36). Please see the Help Centre for further information on countries where applicable. Where a BIC is used, these fields are not required.				#		
Beneficiary address 2	35	35x	This field is to specify line 2 of the beneficiary address.				#		
Beneficiary address 3	36	35x	This field is to specify line 3 of the beneficiary address.				#		
Credit account reference	37	18x	A free format field to specify a payment reference for the beneficiary.	*	#		*		*
Blank	38		For internal and future use only, do not populate.						
Blank	39		For internal and future use only, do not populate.						
Beneficiary information 1	40	35x	A free format field that provides the beneficiary with additional details to help identify the payment. For CHAPS payments this field is mandatory and credit reference is expected in this field.		*	#	#		
Beneficiary information 2	41	35x	An additional free format field that provides the beneficiary with further details to help identify the payment. This field should not be populated if the previous field is not populated.				#		
Beneficiary information 3	42	35x	An additional free format field that provides the beneficiary with further details to help identify the payment. This field should not be populated if the previous fields are not populated.				#		
Beneficiary information 4	43	35x	An additional free format field that provides the beneficiary with further details to help identify the payment. This field should not be populated if the previous fields are not populated.				#		
Blank	44		For internal and future use only, do not populate.						
Credit currency	45	3a	This field identifies the currency in which the payment amount (field 17) will be sent. This should usually be the local currency of the destination country and valid values are recognised ISO currency codes. Our Help Centre provides further information on ISO codes available.				*		
Blank	46 to 47		For internal and future use only, do not populate.						

Field name	Field position	Field length	Field description	Payment record types					
				FPS	CPS	IAT CCY	INT	BPD	BPC
Beneficiary LEI	48	18x2n	This field is an optional field to include a Beneficiary Legal Entity Identifier (LEI) code for payments between Financial Institutions or on behalf of a legal entity. The first 18 characters can be alphanumeric, and the last 2 characters should be numeric. Example: 456900ABCDEFGHIJKL98 any letters must be in uppercase.		#				
Blank	49		For internal and future use only, do not populate.						
Purpose Code	50	4a	Identifies the reason for payment, use code from the below list: ○ GDSV - Buying goods online ○ TAXS - HMRC payment ○ IVPT - Paying an invoice ○ SALA - Paying wages ○ SLPI - Payment instruction from colleague ○ PCOM - Property or large purchase: Property completion payment ○ PDEP - Property or large purchase: Property deposit ○ PLDS - Property or large purchase: Property loan disbursement ○ PLRF - Property or large purchase: Property loan refinancing ○ HLRP - Property or large purchase: Property loan repayment ○ HLST - Property or large purchase: Property loan settlement ○ INVS - Transfer to an investment ○ INTP - Transfer to own account ○ OTHR - Anything else		*				
Blank	51 to 85		For internal and future use only, do not populate.						

3 Payment record samples

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

Each payment record is specified across a single line in the file. However, for Bulk payments the Debit record goes on the first line followed by each Credit record on the subsequent lines.

Although many of the fields are not used, every field needs to be represented in the payment record (85 fields in total). Therefore, any fields without a value need to be represented by a comma. The payment file will be rejected in one of the following cases:

○ A field is populated with an invalid character(s)
○ Mandatory fields are not populated

3.1 Faster Payment record

Field	1	2#	3	4*	5	6	7	8	9*	10	11	12	13*	14	15
Value		Test.txt		01					AugWk2				0901221 1223344		
Field	16	17*	18	19*	20	21	22	23	24	25*	26	27	28	29	30
Value		1500.00		14082012						090222					
Field	31*	32	33*	34	35	36	37*	38	39	40	41	42	43	44	45
Value	55667788		Red Sky Ltd				Invoice E1155								
Field	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
Value															
Field	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Value															
Field	76	77	78	79	80	81	82	83	84	85					
Value															

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

Faster Payment record with mandatory fields only:
,,,01,,,,,AugWk2,,,,09012211223344,,,,1500.00,14082012,,,,,,090222,,,,,5566
7788,,RedSkyLtd,,,,InvoiceE1155,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

Faster Payment record with mandatory and optional fields:
,Test.txt,,01,,,,,AugWk2,,,,09012211223344,,,,1500.00,,14082012,,,,,,090222,,,,,,
55667788,,RedSkyLtd,,,,InvoiceE1155,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

3.2 CHAPS payment record

Field	1	2#	3	4*	5	6	7	8	9*	10	11	12	13*	14	15
Value		Test.txt		02					AugWk2				090122 11223344		
Field	16	17*	18	19*	20	21	22	23	24	25*	26	27	28	29	30
Value		1500.00		14082012						090222					
Field	31*	32	33*	34	35	36	37	38	39	40*	41	42	43	44	45
Value	55667788		Red Sky Ltd							REF2240					
Field	46	47	48#	49	50*	51	52	53	54	55	56	57	58	59	60
Value			529900 T8BM49 AURSDO55		GDSV										
Field	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Value															
Field	76	77	78	79	80	81	82	83	84	85					
Value															

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

CHAPS payment record with mandatory fields only:

,,,02,,,,,AugWk2,,,,09012211223344,,,,75000.00,,14082012,,,,,,090222,,,,,,55667788,,RedSkyLtd,,,,,,,Payment,,,,,,,,,GDSV,,,,,,,,,,,,,,,,,,,,,,,,,,,

CHAPS payment record with mandatory and optional fields:

,Test.txt,,02,,,,,AugWk2,,,,09012211223344,,,,1500.00,,14082012,,,,,,090222,,,,,,55667788,,RedSkyLtd,,,,,,,InvoiceE1155,,,,,,,,,529900T8BM49AURSDO55,,GDSV,,,,,,,,,,,,,,,,,,,,,,,,,,

3.3 IAT Currency Payment (International payment only)

Field	1	2	3	4*	5	6	7	8	9#	10	11	12	13*	14	15
Value				03					AugWk2				090122 11223344		
Field	16*	17*	18	19*	20	21	22	23	24	25*	26	27	28	29	30
Value	GBP	1500.00		18082012						090222					
Field	31*	32	33	34	35	36	37	38	39	40#	41	42	43	44	45
Value	55667788									Funds Wk8					
Field	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
Value															
Field	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Value															
Field	76	77	78	79	80	81	82	83	84	85					
Value															

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

IAT payment record with mandatory fields only:
,,,03,,,,,,,,,09012211223344,,,GBP,25000.00,,18082012,,,,,090222,,,,,55667788,,

IAT payment record with mandatory and optional fields:
,,,03,,,,,AugWk2,,,,09012211223344,,,GBP,25000.00,,18082012,,,,,090222,,,,,55667788,,,,,,,,,Funds Wk48,,,,,,,,,,,,,,,,,,,,,,,,,,,,

3.4 International payment record

Field	1	2	3	4*	5	6	7	8	9#	10*	11*	12	13*	14#	15#
Value				04					Rock Fuels	GB	N		090122 11223344	090120 99887766	SHA
Field	16*	17*	18	19*	20	21	22	23	24	25*	26	27	28	29	30
Value	USD	50000.00		18082012						ABBY GB2L					
Field	31*	32	33*	34#	35#	36#	37	38	39	40#	41#	42#	43#	44	45*
Value	55667788		Rock Fuels	Building 1	Energy Park	Green County				Funds Wk8	PO 445566	DDATE 1011	IEVANS		USD
Field	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
Value															
Field	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Value															
Field	76	77	78	79	80	81	82	83	84	85					
Value															

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

International payment record with mandatory fields only:

,,,04,,,,,,GB,N,,09012211223344,,,USD,50000.00,,18082012,,,,,,ABBYGB2L,,,,,,55667788,,RockFuels,,,,,,,,,,
USD,,,,,,,,,,,,,,,,,,,,,,,,,,

International payment record with mandatory and optional fields:

,,,04,,,,,RockFuels,GB,N,,09012211223344,09012099887766,SHA,,50000.00,,18082012,,,,,,ABBYGB2L,,,,,,55667788,,
RockFuels,Building 1,Energy Park,Green County,,,,REF555,PO445566,DDATE1011,IEVANS,,USD,,,,,,,,,,,,,,,,,,,,,,,,,,,

3.5 Bulk payment – debit record

Field	1	2#	3	4*	5	6	7	8	9*	10	11	12	13*	14	15
Value				08					PayAug				0901 22 11223344		
Field	16	17	18	19*	20	21	22	23	24	25	26	27	28	29	30
Value				24082013											
Field	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
Value															
Field	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
Value															
Field	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Value															
Field	76	77	78	79	80	81	82	83	84	85					
Value															

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

Bulk payment debit record with mandatory fields:
,,,08,,,,,PayAug,,,,09012211223344,,,,,,24082012,,,

3.6 Bulk payment – credit record(s)

Field	1	2	3	4*	5	6	7	8	9	10	11	12	13	14	15
Value				09											
Field	16*	17*	18	19	20	21	22	23	24	25*	26	27	28	29	30
Value	GBP	1250.00								090222					
Field	31*	32	33*	34	35	36	37*	38	39	40	41	42	43	44	45
Value	55667788		DaviesB				Salary								
Field	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
Value															
Field	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Value															
Field	76	77	78	79	80	81	82	83	84	85					
Value															

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

Bulk payment credit record with mandatory fields:
,,,09,,,,,,,,,,,GBP,1250.00,,,,,,,,090222,,,,,,55667788,,DaviesB,,,,Salary,,

4 Further support and information

If you need help importing a payment file, please call our dedicated support team on **0333 207 2317**.
Lines are open Monday to Friday 8am to 5.30pm.

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 make sure you're using the latest version of the payment import specification guide for Santander Connect. The latest version will always be available from the service Help Centre within the Payment Import section.