



**APACS-v6DOS - sterling account transactions – examples of changes to “As is” and “To be” statement narratives**

Transaction description	As is/ To be	Tran Code	Changes to field 4 (Transaction code) & field 8 (Transaction narrative)	Detail of change
BACS Credit	As Is	74	30177500040526074000000000000000GBP00000000112LTCPTTAM1CBK137 <b>BGC</b> FREETEXTREF 13269	<ul style="list-style-type: none"> <li>Transaction type changes from position 20 - 22 to 23 - 25</li> </ul>
	To Be	74	30177500059707074000000000000000GBP00000000900LTCPTTAM1CBK138 <b>BGC</b> CTBACSIMMDAY2 14071	
BACS Debit	As Is	17	30177500040410017000000000000000GBP00000000112FREETEXTREF <b>D/D</b> FREETEXTREF 13269	<ul style="list-style-type: none"> <li>Transaction type changes from 'D/D' to 'DD'</li> <li>Transaction type changes from position 20 - 22 to 24 - 25</li> </ul>
	To Be	17	30177500059707017000000000000000GBP00000001200BEN TESTER <b>DD</b> CTBACSIMMDAY2 14071	
Charges – Bank	As Is	03	30177500112233003000000000000000GBP000000014750 <b>SERVICE CHARGES</b> REF : 125883685 13235	<ul style="list-style-type: none"> <li>No change</li> </ul>
	To Be	03	30177500059618003000000000000000GBP00000000065 <b>SERVICE CHARGES</b> REF : 125883685 13252	

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Transaction description	As is/ To be	Tran Code	Changes to field 4 (Transaction code) & field 8 (Transaction narrative)	Detail of change
Debit Card Payment	As Is	03	30177500040526003000000000000000GBP00000000599WH SMITH TRAVEL LONDON 13337	<ul style="list-style-type: none"> <li>Additional payment reference provided</li> </ul>
	To Be	03	30177500059618003000000000000000GBP00000000950OLIVER BONAS BANKS CD 4113 13337	
Debit Card Refund	As Is	93	30177500040526093000000000000000GBP00000000599WH SMITH TRAVEL LONDON 13338	<ul style="list-style-type: none"> <li>Additional payment reference provided</li> </ul>
	To Be	93	30177500059618093000000000000000GBP00000000950OLIVER BONAS BANKS CD 4113 13338	
Euro Moneymover Debit	As Is	03	30177500040410003000000000000000GBP00000000120FOREIGN FT145397781341 EUR 1.40 @ 1.1648 13331	<ul style="list-style-type: none"> <li>Narrative changes from 'FOREIGN FT' to 'FT'</li> <li>Narrative changes from 'currency conversion rate' to 'FOREIGN EUR'</li> </ul>
	To Be	03	30177500059618003000000000000000GBP00000000257FT145356236341 FOREIGN EUR 13331	
Euro Basic Moneymover Debit	As Is	03	30177500040410003000000000000000GBP00000000137FOREIGN FT145356239341 EUR 1.60 @ 1.1686 13331	<ul style="list-style-type: none"> <li>Narrative changes from 'FOREIGN FT' to 'FT'</li> <li>Narrative changes from 'currency conversion rate' to 'FOREIGN EUR'</li> </ul>
	To Be	03	30177500059618003000000000000000GBP00000000232FT145397779341 FOREIGN EUR 13331	
Inbound International Payment	As Is	93	30177500040410093000000000000000GBP00000000100REMITTER NAME F/FLOW 13339	<ul style="list-style-type: none"> <li>Remitter name moves from position1 to position 8</li> <li>REMITTER NAME is truncated from 18 to 11 characters</li> <li>Narrative 'TFR' provided from position 23</li> </ul>
	To Be	93	30177500059707093000000000000000GBP000000001600F/FLOW REMITTER TFR 14071	
International Moneymover Debit	As Is	03	30177500040410003000000000000000GBP00000000110FOREIGN FT145373271341 BENEFICIARY NAME 13331	<ul style="list-style-type: none"> <li>Narrative changes from 'FOREIGN FT' to 'FT'</li> <li>Narrative changes from 'BENEFICIARY NAME' to 'FOREIGN'</li> </ul>
	To Be	03	30177500059618003000000000000000GBP00000000220FT145373270341 FOREIGN 13331	
Internal Transfer Credit	As Is	93	30177500040410093000000000000000GBP00000000123REMITTER NAME PAYMENT REFERENCE 13262	<ul style="list-style-type: none"> <li>Narrative changes from 'BENEFICIARY NAME' and 'PAYMENT REF' to 'SORT CODE &amp; ACCOUNT NUMBER DEBITED'</li> </ul>
	To Be	93	30177500059707093000000000000000GBP00000000350AC 30177500059618 13331	
Internal Transfer Debit	As Is	03	30177500040410003000000000000000GBP00000000125BENEFICIARY PAYMENT REFERENCE 13262	<ul style="list-style-type: none"> <li>Narrative changes from 'BENEFICIARY NAME' and 'PAYMENT REF' to 'TO' and 'SORT CODE &amp; ACCOUNT NUMBER CREDITED'</li> </ul>
	To Be	03	30177500059707003000000000000000GBP000000002200TO 30177500059618 14071	

### APACS-v6DOS - sterling account transactions – examples of changes to “As is” and “To be” statement narratives

Transaction description	As is/ To be	Tran Code	Changes to field 4 (Transaction code) & field 8 (Transaction narrative)	Detail of change
Banker's Draft	As Is	03	3017750004041000300000000000000000GBP00000000155DRAFT 590004 13329	<ul style="list-style-type: none"> <li>No change</li> </ul>
	To Be	03	3017750005970700300000000000000000GBP00000000320DRAFT 590001 13329	
Cash/cheque credit (Account holding branch)	As Is	93	3017750004052609300000000000000000GBP00000001500SUNDRY CREDIT 500006 13329	<ul style="list-style-type: none"> <li>Narrative 'SUNDRY CREDIT' is removed</li> <li>Credit reference moves from position 20 to 1</li> </ul>
	To Be	93	3017750005970709300000000000000000GBP00000002000500020 13329	
Cash/cheque credit (Non-account holding branch)	As Is	74	3017750004052607400000000000000000GBP00000000079BANK GIRO CREDIT 500001 CORN ST BRISTOL 13247	<ul style="list-style-type: none"> <li>Transaction code changes from 74 to 93</li> <li>Narrative 'BANK GIRO CREDIT' is removed</li> <li>Narrative no longer contains the branch address</li> <li>Credit reference moves from position 20 to 1</li> </ul>
	To Be	93	3017750005970709300000000000000000GBP00000001900500019 13329	
Cheque Debit	As Is	11	3017750004041001100000000000000000GBP00000001400 000026 13331	<ul style="list-style-type: none"> <li>No change</li> </ul>
	To Be	11	3017750005970701100000000000000000GBP00000001900 000005 13331	

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Transaction description	As is/ To be	Tran Code	Changes to field 4 (Transaction code) & field 8 (Transaction narrative)	Detail of change
Branch deposit	As Is	74	30177500040410074000000000000000GBP00000001400BANK GIRO CREDIT 500031 CORN ST BRISTOL 14071	<ul style="list-style-type: none"> <li>Transaction code changes from 74 to 93</li> <li>Narrative 'BANK GIRO CREDIT' and branch address removed</li> <li>Credit reference number moves from position 20 to 1</li> </ul>
	To Be	93	30177500059707093000000000000000GBP00000001100500001 14071	
CHAPS credit	As Is	93	30177500040410093000000000000000GBP00000000202REMITTER NAME F/FLOW PAYMENT REF 14071	<ul style="list-style-type: none"> <li>'F/FLOW' narrative moves from position 20 to 1</li> <li>'Remitter name' moves from position 1 to 8 and is reduced from 18 to 11 characters</li> <li>'TFR' narrative provided at position 23</li> </ul>
	To Be	93	30990122861868093000000000000000GBP00000130347F/FLOW REMITTERNAM TFR PAYMENT REFERENCE1 14126	
CHAPS debit	As Is	03	30177500040410003000000000000000GBP00000000201BENEFICIARY NAME F/FLOW PAYMENT REF 14071	<ul style="list-style-type: none"> <li>'F/FLOW' narrative moves from position 20 to 13</li> <li>'Beneficiary name' is reduced from 18 to 11 characters</li> <li>'TFR' narrative provided at position 23</li> </ul>
	To Be	03	30990122870860003000000000000000GBP00000130147BENEFICIARY F/FLOW TFR PAYMENTREFERENCE 14111	
Charges - bank refund	As Is	93	30000200040410930000000000000000GBP00000013265REFUNDED CHARGES REF : 142088144 14080	<ul style="list-style-type: none"> <li>No change</li> </ul>
	To Be	93	30177500059707093000000000000000GBP0000000600REFUNDED CHARGES REF : 100000000 14071	
Debit Interest	As Is	03	30177500059707003000000000000000GBP00000000800O/DRAFT INTEREST 14071	<ul style="list-style-type: none"> <li>No change</li> </ul>
	To Be	03	30177500059707003000000000000000GBP00000000800O/DRAFT INTEREST 14071	
Faster Payments credit	As Is	93	30177500040526093000000000000000GBP0000000102FPC/10000000092293854 301775 10 13284	<ul style="list-style-type: none"> <li>Narrative changes from 'FPC/' to 'FPI' and moves from position 1 to 23</li> <li>Remitter name provided from position 1</li> <li>Unique Faster Payments transaction ID replaced by remitter reference</li> <li>Remitter reference provided in position 36</li> <li>Remitter Sort Code removed</li> </ul>
	To Be	93	30177500059707093000000000000000GBP00000000300REMITTER NAME FPI REMITTER REFERENCE 14071	
Faster Payments debit	As Is	03	30177500040526003000000000000000GBP0000000103FPD/30000000092101522 301775 10 14071	<ul style="list-style-type: none"> <li>Beneficiary name provided at position 1</li> <li>Narrative 'FPD/' changes to 'FPO' and moves from position 1 to 23</li> <li>Unique Faster Payments transaction ID changes from position 5 to 36</li> <li>Beneficiary Sort Code removed</li> </ul>
	To Be	03	30177500059707003000000000000000GBP00000000600BENEFICIARY NAME FPO 200000000000000309 14071	
Standing Order Credit	As Is	74	30177500040410074000000000000000GBP0000000119REMITTER NAME REFERENCE 13269	<ul style="list-style-type: none"> <li>Transaction code changes from 74 to 93</li> <li>'FPI' narrative provided at position 23</li> <li>Payment reference moves from position 19 to 36</li> </ul>
	To Be	93	30177500059707093000000000000000GBP0000000100REMITTER NAME FPI REFERENCE 14071	
Standing Order Debit	As Is	03	30177500040410003000000000000000GBP0000000116BENEFICIARY S/O 13269	<ul style="list-style-type: none"> <li>Transaction type changes from 'S/O' to 'SO' and moves from position 20 to 24</li> </ul>
	To Be	03	30177500059707003000000000000000GBP0000000100BENEFICIARY SO 14071	

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