



LloydsLink Online - BAI - File Format

(May 2014)

We are making changes to some of the statement narratives (transaction descriptions) on LloydsLink Online. As a result, some of the transaction types and transaction codes on the reports you download from LloydsLink Online may change. This means you may need to make changes to your reconciliation arrangements or back office systems to accommodate this.

This document updates the information on the file formats that is currently available from the LloydsLink Online website. The tables illustrate the “As is” and “To be” narratives and explain what is changing.

BAI

The Bank Administration Institute file format is a single line. File records are divided by a “/” symbol and individual fields by a comma. The main changes are to the Individual Transaction record (fields 2 and 7).

The table below shows the file structure of the Individual Transaction record – the elements that are changing are **marked in red**.

Field number	Field size	Data
1	2	Always 16 – signifies a transaction record
2	3	Transaction type code
3	Variable	Amount signed in pence
4	Variable	'Z' or 'V'. If field 4 is 'V' then the two extra fields below are included.
4i	6	Value date in format YYMMDD
4ii	0	Blank
5 (7)	0	Blank
6 (8)	0	Blank
7 (9)	Variable	Entry narrative

BAI transaction codes – examples

Code	Description	Code	Description
015	Closing Ledger Balance	466	Direct Debits
045	Closing Cleared Balance	470	Cheque Clearing
140	BACS Credits	475	Cheque Paid
150	Automated Standing Orders	482	Automated Standing Orders
170	Credit Clearing	527	Standing Orders Paid
174	Bank Giro Credits	698	Charges/Fees Paid
		699	Sundry Debits
		700	BACS Credit Entries

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

Transaction description	As is/ To Be	Transaction Code	Changes to field 7(Entry narrative)	Detail of changes
Branch deposit	As Is	174	16,174,50,Z,,,500001/	<ul style="list-style-type: none"> No change
	To Be	174	16,174,50,Z,,,500001/	
CHAPS - credit	As Is	399	16,399,50,Z,,,F\FLOW REMITTER NAME TFR/	<ul style="list-style-type: none"> Transaction code changes from 399 to 922 Two payment reference fields provided at position 36 in tag 16 and position1 in tag 88
	To Be	922	16,922,130347,Z,,,F\FLOW REMITTERNAM TFR PAYMENT REFERENCE1/88,PAYMENT REFERENCE2/	
CHAPS debit	As Is	699	16,699,201,Z,,,BENEFICIARY NAME F\FLOW PAYMENT REF MT/	<ul style="list-style-type: none"> Transaction code changes from 699 to 962 Beneficiary name reduces from 19 to 13 characters Narrative 'F/FLOW' changes from position 20 to 13 'TFR' narrative provided at position 23
	To Be	962	16,962,130147,Z,,,BENEFICIARY F\FLOW TFR PAYMENTREFERENCE/	
Faster Payments - credit	As Is	399	16,399,112,Z,,,REMITTER NAME REMITTER REFERENCE/	<ul style="list-style-type: none"> Narrative 'FPI' provided at position 23 Unique Faster Payments transaction ID provided at position 1 in tag 88 Remitter sort code and date and time of transaction provided in tag 88 IFP transaction code '10' is provided
	To Be	399	16,399,100,Z,,,REMITTER NAME FPI REMITTER REFERENCE/88,100000000000000315 301775 10/88,24MAR14 07:24/	
Faster Payments - debit	As Is	699	16,699,112,Z,,,LTCPTTAM1CBK135 TEST BEN 1/	<ul style="list-style-type: none"> 'FPO' is added at position 23 Unique Faster Payments transaction ID provided at position 36 in tag 16 Beneficiary sort code and date and time of transaction provided in tag 88 IFP transaction code '10' provided
	To Be	699	16,699,100,Z,,,BENEFICIARY NAME FPO 20000000000000309/88,BENEFICIARY REF 301775 10/88,24MAR14 14:26/	
Interest - debit	As Is	699	16,699,100,Z,,,O\DRAFT INTEREST	<ul style="list-style-type: none"> Transaction Code changes from 699 to 654
	To Be	654	16,654,100,Z,,,O\DRAFT INTEREST	
Refund of charges	As Is	399	16,399,349,Z,,,REFUNDED CHARGES REF : 139909567	<ul style="list-style-type: none"> Transaction code changes from 399 to 398
	To Be	398	16,398,100,Z,,,REFUNDED CHARGES REF : 139909567/	

Standing Order – credit	As Is	227	16,227,194,Z,,,CBK138	SO REFERENCE/	<ul style="list-style-type: none"> • Transaction code changes from 227 to 399 • Narrative 'SO' changes to 'FPI' and moves from position 24 to 23 • Unique Faster Payments transaction ID provided at position 1 in tag 88 • Remitter sort code and date and time of transaction provided in tag 88 • IFP transaction code '30' provided in tag 88
	To Be	399	16,399,100,Z,,,REMITTER NAME 88,FTRT00000000057293 88,24MAR14 10:40/	FPI INBOUND SO/ 301775 30/	
Standing Order - Debit	As Is	527	16,527,102,Z,,,BENEFICIARY	SO/	<ul style="list-style-type: none"> • No change
	To Be	527	16,527,100,Z,,,BENEFICIARY	SO/	

PM2001-R3LC-2

Please contact us if you would like this information in an alternative format such as Braille, large print or audio.

www.lloydsbankcommercial.com

Lloyds Bank plc Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065. Telephone 020 7626 1500. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Lloyds Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service. (Please note that due to the schemes' eligibility criteria not all Lloyds Bank Commercial customers will be covered by these schemes.) We aim to provide the highest level of customer service possible. If you do experience a problem, we will always seek to resolve this as quickly and efficiently as possible. If you would like a copy of our complaint procedures, please contact your relationship manager or any of our offices. You can also find details on our website, at www.lloydsbankcommercial.com/contactus