

# Importing Faster Payments in Bankline

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Royal Bank  
of Scotland

Tomorrow begins today

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# Import settings

Import settings determine how any payments imported with errors is handled. The default setting is 'Cancel the file import (no payments imported)'. Only administrators can change this setting. Below are the three options.

## Import valid payments only (exclude invalid payments)

- This means that any payments that contain an error will not be imported into Bankline.
- The user would need to check the external file to see which payments are missing and correct these payments.
- They can then either cancel the original import and import the full file again, or create a second file with the corrected payments only and import this.

## Import all payments and allow invalid payment details to be amended

- This means the whole file will be imported with a status of imported with errors.
- The user can view the errors in Bankline and possibly make some changes.
- They can then either cancel the original import and import the full file again, or create a second file with the corrected payments only and import this.

## Cancel the file import (no payments are imported)

- This means the whole file will be rejected and have a status of cancelled.
- The user needs to check the information in the file and make corrections, change the name of the file (as Bankline won't allow files with the same name) and import it again.

### How to view and change import setting

1. Go to 'Manage payment preferences' in the admin menu.
2. Scroll down to imported payment files and select edit.
3. Make your choice and select review changes. We've explained the three options below.
4. Confirm changes and approve with your smartcard.

If you have dual administration switched on, you may need a second administrator to approve this change.

# Running a Confirmation of Payee (CoP) name check

CoP is an account name checking service that aims to give you confidence that your payments are going to the intended payee. It helps avoid payments being sent to the wrong account due to errors or fraud.

Currently imported payments don't go through a CoP check automatically, so we recommend you **manually run a check as you would when you're making a payment, without completing it.**

## How to run a CoP check without making a payment

Note: This is to run a check only, not to make a payment.

1. Go to 'Make a payment or transfer', in the payments menu.
2. Choose 'Domestic payment' and a debiting account.
3. Enter the full payee details.
4. Select 'Check payee' to run the name check.
5. You'll then receive a name check result.
6. Don't continue with the payment, you can leave this payment screen by selecting 'Dashboard'.

## Understanding the CoP result – Actions to take

Once you've run a payee name check you'll get one of these results:

**A match:** the payee name you've entered matches the payee you're paying.

**A close match:** the account details provided don't match the account name exactly.

**No match:** The account details provided didn't match.

### Confirmation of payee unavailable

Even if the result is a match, please be aware that criminals use various techniques to spoof, intercept and alter the content of emails, including payee sort codes, account numbers and payee names. If you're using payee details that you've received via email, always check the details are correct:

Confirm that the payment request is genuine. Do you know what the payment is for? Do you recognise the payee and is an invoice available to support it? If not, call the person in your organisation who requested the payment, using a telephone number you know to be genuine.

Confirm with the intended payee that the account details belong to them. Call them on a telephone number you know to be genuine. Don't rely on phone numbers quoted in emails or reply to emails.

# Creating and assigning a new role

To ensure your users have the right import and approval privileges, you can create a new role, or check and edit any existing customer roles they have.

## How to create a new role

1. Go to 'Manage roles' for the administration menu.
2. Select 'create new role' (bottom right).
3. Give the role a name and description.
4. Change the drop-down box at the bottom of the screen from 'Administration' to 'Payments' then save and go to the right of the box.
5. Tick the privileges needed (see next 2 pages for a list of these), then select 'Continue'.
6. Choose the account(s) you want to import payments from.
7. Select 'Continue' and then 'Confirm new role'.

If you have dual administration switched on, you may need a second administrator to approve the creation of this new role before it can be assigned to users.

## Assigning role(s) to users

1. Go to 'Manage users' in the administration menu.
2. Select the user ID of the user you want to give the role to.
3. Select 'edit roles/smartcard' (bottom left).
4. Tick the role(s) you want to give this user.
5. Select 'Continue' and 'Confirm changes'.
6. You may be prompted to approve this with your smartcard, you can do this now, or you can ignore this request and make changes to as many users as needed. You'll be able to approve all changes in one go via 'Raised but not yet approved' in the administration menu.

If you have dual administration switched on, you may need a second administrator to approve these changes.

# User privileges needed to import Faster Payments

## Option 1 – Separate raiser and approver

The safest option is to separate duties so that one person imports the payments and another person approves them. You can also switch on dual approval for payments to add another layer of security.

### Importing payment raiser privileges

- Add Domestic Standard Payment
- Cancel import file
- Make future dated payments
- View payment summary
- View payments

### Payment approver privileges

- Authorise Domestic Future dated /BACS payment
- \*Authorise Domestic Immediate payment
- Authorise Domestic Next Day Payment
- Clear authorisation import file
- View payment summary
- View payments

**Note:** \*Immediate payments usually cost more than next day or future dated payments

**Warning:** The 'Authorise import file' privilege allows users to approve all payment files and all payment types, including ones they've imported themselves. For your security, we recommend you **don't use this privilege**.

# User privileges needed to import Faster Payments Option 2 – Single raiser and approver

If you need just **one** person to both import and approve the payments, they'll need the below privileges.

- Add Domestic Standard Payment
- Authorise Own Domestic Future dated /BACS payment
- \*Authorise Own Domestic Immediate payment
- Authorise Own Domestic Next Day Payment
- Cancel import file
- Clear authorisation import file
- Make future dated payments
- View payment summary
- View payments

Note: \*Immediate payments usually cost more than next day or future dated payments.

**Warning:** The '**Authorise import file**' privilege allows users to approve all payment files and **all payment types**. For your security, we recommend you **don't use this privilege**.



# This table explains the required and optional fields for individual Faster Payments

Field code	Spreadsheet column	Description	Additional information	Character limit	Mandatory/Optional
T001	D	Payment type	The value will always be '01' as this identifies the payment as a faster payment.	2 (numerical only)	Mandatory
T006	I	Your reference	This is the reference that will show on your statement. If you leave this field blank it will show the payee name from field T030, column AG.	18 (alphanumeric)*	Optional
T010	M	Debit account sort code and account number	This is the account you want to make the payment from. For example, a sort code of 12-34-56 and account number of 87654321 would look like this: 12345687654321.	14 (numerical)	Mandatory
T014	Q	Payment amount	This is the amount of the payment. You don't need to include a pound sign (£).	15 (numerical)	Mandatory
T016	S	Payment date	The date you'd like the payment to be sent. The date 1 July 2024 would look like this: 01072014.	8 (numerical)	Mandatory
T022	Y	Payee's sort code	The payee's sort code. The sort code 15-10-00 would look like this: 151000.	6 (numerical)	Mandatory
T028	AE	Payee's account number	The payee's account number.	8 (numerical)	Mandatory
T030	AG	Payee's name	The name on the payee's bank account.	18 (alphanumeric)*	Mandatory
T034	AK	Payee reference	This is what shows on the payee's bank statement to help them see who sent the payment, for example an invoice number. If you don't include a payee reference, we'll just use the name of the debit account.	18 (alphanumeric)*	Optional

**Note: (8)** For alphanumeric fields, you can include letters, numbers and the following special characters: .-/&.

# Creating and converting CSV files

This is what the same payment would look like in a spreadsheet

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W			
H001	H002	H003	T001	T002	T003	T004	T005	T006	T007	T008	T009	T010	T011	T012	T013	T014	T015	T016	T017	T018	T019	T020			
			01									123456123456789				166.42		1102006							
X	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ	AR	AS	AT	AU	AV	AW
T021	T022	T023	T024	T025	T026	T027	T028	T029	T030	T031	T032	T033	T034	T035	T036	T037	T038	T039	T040	T041	T042	T043	T044	T045	T046
	654321						87654321		Natalie West				Invoice 1234												

Here's how to get the file into the correct format.

- 1 In your spreadsheet, you need headings in 85 columns (columns A to CG). In the example above, we've called these H001, H002 H003, T001 through to T082.
- 2 You'll need to make sure the whole spreadsheet is formatted to 'text cells', not numeric. You can do this by selecting all cells, right click and format them to text.
- 3 Using the fields and columns from the previous page enter the payment details for each payment in each row.
- 4 Save the spreadsheet as a CSV file by selecting ".csv (comma delimited) (\*.csv)" in the 'save as type' field.
 

File name:	name of your file.csv
Save as type:	CSV (Comma delimited) (*.csv)
- 5 Close the spreadsheet and go to where the.csv file is saved. Right click on the file and select 'Rename'. Now replace the.csv extension to.txt. You might see a message warning the format may change, click 'OK' to accept this.
- 6 Open the file and delete the first row (the column headings), so that the first line is now your first payment. Save again, and this file is now ready to upload into Bankline.

# Support

[Bankline Help and Support](#)

[Bankline Support Guides](#)

[How do I find importing errors?](#)

[Full technical CSV importing guide](#)

[How do I create an import file?](#)

[What's the authorise import file privilege used for?](#)

[Can I import more than one record in a single file?](#)

