

Bankline export file layout guide – BAI v2 format

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1. Introduction to Bankline export

1.1 What is Bankline BAIv2 export?

Bankline allows your business to manage everyday banking over the internet, including the ability to view account information, payment details and user profiles. Bankline export enables you to export much of that information in the BAIv2 format that can then be accessed outside of Bankline.

Bankline BAIv2 supports the export of:

- account information for account set

This user guide details how this export files is structured.

1.2 How are Bankline BAI v2 export files structured?

Each export file is structured in line with the rules specified by the Bank Administration Institute.

BAIv2 export files are in [.TXT] text file format.

2. Export files

2.1 Statement for account set – BAIv2 format

The default file name is **Acc set name_dd-mm-yy_HH-MM-SS BAIv2_file id.txt** and the export file, which can contain multiple transactions, is structured like this.

Field name / description	Field type and size	Comments	Notes
File header	Record Code [01] Sender identification [Char (var)] Receiver identification [Char (var)] File creation date [Num (6)] File creation time [Time (HH:MM:SS)] File Identification number [Num (var)] Physical record length [80] Block Size [Char (Num (var))] Version number [2] End of logical record indicator [/]	Sender Identification BIC Bankline customer ID 80 characters in a record	
Group Header	Record code [02] Ultimate receiver identification [Char (var)] Originator identification [Char (var)] Group status [Num (1)] As-of-date [Num(6)] As-of-time [Num (4)] / [Time (HH:MM:SS)] Currency code [Char (3)] As-of-date modifier [Num (1)] End of logical record indicator [/]	Bankline customer ID Sender Identification BIC Always 1 See Note 5 Blank, 1 2 or 3	
Account Identifier and summary status	Record code [03] Customer account number [Char (var)] Currency code [Char (3)] Type Code [Num (3)] Amount [Signed num] Item count [Numeric (var)] Funds type [Char (var)]	See Notes & Note 5 Only used for 100 & 400 Not mapped	Type Codes: Historical extract 010 - Opening Ledger 015 – Closing Ledger 040 – Opening Available 045 – Closing Available 072 – 1 Day Float 074 – 2 or More Days Float

Field name / description	Field type and size	Comments	Notes
	End of logical record indicator [/]		075 – 3 or More Days Float 100 – Total Credits 400 – Total Debits All transactions for current day or Start of day transactions for current day extract 030 – Current Ledger 060 – Current Available 072 – 1 Day Float 074 – 2 or More Days Float 075 – 3 or More Days Float 100 – Total Credits 400 – Total Debits
Transaction detail	Record code [16] Type code [Char (var)] Amount [Signed num] Funds type [Num (3)] Bank reference number [Char (var)] Customer reference number [Char (var)] Text [Char (var)] End of logical record indicator [/]	See Notes Not mapped Not mapped Not mapped See Notes See Note 3	Type Codes: 999 – interim / Previous Day or Interim / Same Day Debits 699 – Final / Previous Day Debits 399 – Final / Previous Day Credits 898 – Interim / Previous Day or Interim / Same Day Credits Text: Transaction type & Cheque number or Transaction Type & Payment Ref & Narrative
Continuation record	See Note 1		
Account trailer	Record code [49] Account control total [Signed num] Number of records [Num (var)] End of logical record indicator [/]	The count of 03 & 16 & 88 & 49 records	
Group Trailer	Record code [98] Group control total [Signed num (var)]	The sum of all Account trailer, Account control totals	

Field name / description	Field type and size	Comments	Notes
	Number of accounts [Num (var)] Number of records [Num (var)] End of logical record indicator [/]	The count of 03 Records in this Group The count of 02 & 03 & 16 & 88 & 49 & 98 records	
File Trailer	Record code [99] File control total [Signed num] Number of groups [Num (var)] Number of records [Num (var)] End of logical record indicator [/]	The sum of all Group Trailer Group control totals The count of 02 records in this File The count of 01& 02 & 03 & 16 & 88 & 49 & 98 &99 records	

Note 1: Continuation record - The "Record Code" field is followed by a continuation of the preceding record. The format is exactly the same as in the preceding record. If the preceding record ended within a text field, the text continues in the 88 record. If the preceding record did not end within the text field, the 88 record continues with whatever field follows the final field in the preceding physical record. Do not split nontext fields between records. If a nontext field is begun in one record, it must be completed in that record. The following 88 record may continue with the next field.

Note 2: Date fields are held in the format yymmdd.

Note 3: Conforms to BAIv2 standard whereby "/" delimiter only present when Continuation Record (88) required.

Note 4: Combinations of balances and floats items are described in the following table:

Account Type	RBS Domestic		RBS International		External	
	Historic	Intra-day	Historic	Intra-day	Historic	Intra-day
072 – 1 Day Float	Yes	No	No	Yes	No	No
074 – 2 Or More Days Float	Yes	No	No	Yes	No	No
075 – 3 Days Float	Yes	No	No	Yes	No	No

Note 5: Group Header As of Time military time format for end of day extracts and HH:MM:SS for intra-day extracts.

3. Examples

Sample file for historic as-of-date:

```

01,NWBKGB2L,9876543,100215,14:59:10,2215,80,,2/
02,9876543,NWBKGB2L,1,091216,2400,./
03,88888888 600004,GBP,010,36521,,,015,33845,,,045,33845,,,040,33845,,,072,0,./
88,074,0,,,075,0,,,400,2765,4,,100,89,1,/
16,699,971,,,/
88,LVP XBANKGO24007664SJ LVP INT 2 USAXBANKGO24007664SJ LVP INT 2 USARELAY TFR
16,699,100,,,/
88,TFR XBANKGO24007662CAT TESTXBANKGO24007662XTESTX LIMITEDCCY AC TFR
16,699,123,,,/
88,TFR XBANKGO24007684SJ CAT GBP 2 JPYXBANKGO24007684BGC INTERNATIONALCCY AC TFR
16,699,1571,,,/
88,UTF XBANKGO24007665SJ URG INT 2 USAXBANKGO24007665SJ URG INT 2 USAURGENT TFR
16,399,89,,,/
88,TFR XBANKGO24007680SJ CAT JPY 2 GBPXBANKGO24007680BGC INTERNATIONAL-5373 CLIE
88,NT SECCY AC TFR
49,143764,14/
98,4589918,3,26/
99,180871406,40,363/

```

Sample file for intra-day items:

```

01,RBOSGB2L,3456789,100217,10:45:08,2301,80,,2/
02,3456789,RBOSGB2L,1,100217,10:45:08,,3/
03,99999999 160034,GBP,030,1233579496,,,060,1233579496,,072,0,,,074,0,,,075,0,./
88,400,2765,4,,100,89,1,/
49,2467158992,2/
03,10006048 160034,GBP,030,4920742785,,,060,4920742785,,,400,2033993,2,,100/
88,1002111,1,/
16,999,1000660,,,EBP DCA BACS ADC2907BACS01
16,999,1033333,,,EBP DCA BACS EDC2907BACS05
16,898,1002111,,,BAC A BANK INVEST (UA BANK INVEST U
49,9847557778,6/
03,12112112 160034,GBP,030,1096007265,,,060,1096007265,./
49,2192014530,2/
03,12268082 160034,GBP,030,44911236,,,060,44911236,./
49,89822472,2/
98,14596553772,4,14/
99,43781625915,2,34/

```

4. Bankline Transaction Codes

This table describes Bankline transactions codes.

Bankline transaction code	Bankline transaction code description
<<BLANK >>	ANY TRANSACTION TYPE WHERE CODE IS BLANK
ACI	INTEREST ON ACCOUNT BALANCE
AIX	INTEREST ON ACCOUNT BALANCE
ATM	SERVICETILL OR AUTOMATED CASH MACHINE
BAC	BACS CREDIT
BCD	BROKERS FEE ON CERTIFICATE OF DEPOSIT
BCH	BATCH ITEM
BGC	BANK GIRO CREDIT
BOE	BILL OF EXCHANGE
BOT	BROKERS FEE (NOT CERTIFICATE OF DEPOSIT)
BRF	BROKERAGE FEE
CL	CASHLINE
CR	CREDIT
CGS	CHARGES
CHC	CHEQUE COLLECTION LETTER
CHG	CHARGES/EXPENSES
CHK	INSTRUCTION TO DEBIT ACCOUNT BY CHEQUE
CHN	CHEQUES PAID IN AND NEGOTIATED
CHP	CHAPS PAYMENT (VIA CHAPS-PP)
CHQ	CHEQUE
CLR	CHQS PAID IN AND CREDITED TO A/C IN SAME CURRENCY
CML	COMMITMENT TO LEASING
CMO	OTHER COMMITMENTS
COL	PRINCIPAL AMOUNT OF COLLECTION
COM	COMMISSION
CST	CREST SECURITIES
CTB	COMMISSION FOR BUYING TREASURY BILLS(NON L ST CUST)
CTL	COMMISSION FOR BUYING TREASURY BILLS(LOM ST CUST)

Bankline transaction code	Bankline transaction code description
DD	DIRECT DEBIT
DR	DEBIT
DCA	MISCELLANEOUS CALL DEPOSITS - INTEREST ANALYSIS
DCR	PRINCIPAL AMOUNT OF DOCUMENTART CREDIT
DEA	AMENDMENT TO A DEPOSIT CONTRACT
DEI	INTEREST ON A DEPOSIT CONTRACT
DEM	ENTRY FOR A MATURING DEPOSIT CONTRACT
DEN	INITIAL ENTRY FOR A DEPOSIT CONTRACT
DER	RENEWAL OF A DEPOSIT
DFT	PROPAY DRAFT
DFX	MISCELLANEOUS FIXED DEPOSIT
DIV	DIVIDENDS
DNO	MISCELLANEOUS NOTICE DEPOSIT - INTEREST ANALYSIS
DOV	MISCELLANEOUS OVERNIGHT DEPOSIT-INTEREST ANALYSIS
DPC	DIGITAL BANKING
DRX	DRAFT
EBE	EEC BANK EXCHANGE
EBI	EEC BANK INWARD PAYMENT
EBO	EEC BANK OUTWARD PAYMENT
EBP	ELECTRONIC BANKING PAYMENT
ECE	EEC CUSTOMER EXCHANGE
ECI	EEC CUSTOMER INWARD PAYMENT
ECK	EUROCHEQUE
ECO	EEC CUSTOMER OUTWARD PAYMENT
EQA	EQUIVALENT AMOUNT WHEN CONVERTED TO CURRENCY OF A/C
FXD	NON OPTION FOREX DEAL
FXO	OPTION FOREX DEAL
IAT	INTER ACCOUNT TRANSFER (CCY TRANSFER)
IBO	BANCO SANTANDER VOSTRO TRANSACTION
IBP	INTER BRANCH PAYMENT
ICR	CREDIT INTEREST ADJUSTMENT
IDR	DEBIT INTEREST ADJUSTMENT

Bankline transaction code	Bankline transaction code description
INT	INTEREST
IPB	INLAND PAYMENT
IPO	MISCELLANEOUS INWARD PAYMENT ORDER
ITL	INTERNATIONAL TRANSACTION
LDS	LOAN AND DEPOSIT SWAP ITEM
LOA	AMENDMENT TO A LOAN CONTRACT
LOI	INTEREST ON A LOAN CONTRACT
LOM	MATURING LOAN CONTRACT
LON	INITIAL ENTRY FOR A LOAN CONTRACT
LOR	RENEWAL OF A LOAN CONTRACT
LPC	LIPS PAYMENT
LST	SUPPLEMENTARY LIST SUMMARY ENTRY
LVP	LOW VALUE PAYMENT
MDX	MONDEX
MSC	MISCELLANEOUS ENTRY
NDC	NO DIVIDEND COUNTERFOIL
OTR	NOT KNOWN
PAB	DEPOSIT FOR A LOCAL AUTHORITY
PAC	BANK CURRENCY PURCHASE
PAY	MISCELLANEOUS PAYMENT ORDER
PCD	DEPOSIT FOR A CERTIFICATE OF DEPOSIT
PMT	CHAPS PAYMENT
PNA	CHAPS PAYMENT SPECIAL SUSPENSE
PNP	DEPOSIT FOR NEGOTIABLE INSTRUMENT
PNT	BANK NOTES PURCHASE
POS	POINT OF SALE
PRA	CHAPS PAYMENT (RESTRICTED ACCOUNT)
PRB	DEPOSIT FOR ROYAL BANK GROUP MEMBER
PTB	DEPOSIT FOR TREASURY BILL
PWG	DEPOSIT FOR WILLIAMS & GYLNS GROUP MEMBER
RBK	LOAN TO OTHER UK BANK
RCD	LOAN FOR CERTIFICATE OF DEPOSIT

Bankline transaction code	Bankline transaction code description
RDH	LOAN TO DISCOUNT HOUSE
RFW	ROYLINE FOR WINDOWS PAYMENT
RIN	MISCELLANEOUS LOAN
RRB	LOAN TO ROYAL BANK GROUP MEMBER - INTEREST ANALYSIS
RTF	RELAY TRANSFER
RTI	ITEM HAS BEEN RETURNED
RWG	LOAN TO WILLIAMS & GLYNS GROUP MEMBER
RYD	ROYLINE DIRECT
SO	STANDING ORDER
SAC	BANK CURRENCY SALE
SAL	SALARY/WAGES
SBT	SCREEN BASED TRANSACTION
SCR	SUNDRY CREDIT ITEM
SDE	SAME DAY EURO PAYMENT
SDR	SUNDRY DEBIT ITEM
SEC	PRINCIPAL AMOUNT OF SECURITY
SNT	BANK NOTES SALE
STN	STANDARD TRANSFER
STO	STANDING ORDER
TCK	TRAVELLERS CHEQUES
TFR	CURRENCY ACCOUNT TRANSFER
TLR	TELLER TRANSACTION
TMS	TRAVEL MONEY
TRF	TRANSFER OF FUNDS
TSU	TELEPHONE SERVICES UNIT
UD	UNPAID DIRECT DEBIT
UTF	URGENT TRANSFER
VBA	UK BANK/DISCOUNT HOUSE - INTEREST ANALYSIS
VBE	EEC BANK - INTEREST ANALYSIS
VBZ	OTHER BANK - INTEREST ANALYSIS
VCA	UK CUSTOMER - INTEREST

Bankline transaction code	Bankline transaction code description
	ANALYSIS
VCE	EEC CUSTOMER - INTEREST ANALYSIS
VCZ	OTHER CUSTOMER - INTEREST ANALYSIS
VDA	VALUE DATE ADJUSTMENT ITEM
VMM	MISCELLANEOUS CUSTOMER
WSF	FOREX DEAL
WSM	MONEY MARKET DEAL
ZBE	NON EEC BANK EXCHANGE
ZBI	NON EEC BANK INWARD PAYMENT
ZBO	NON EEC BANK OUTWARD PAYMENT
ZCE	NON EEC CUSTOMER EXCHANGE
ZCI	NON EEC CUSTOMER INWARD PAYMENT
ZCO	NON EEC CUSTOMER OUTWARD PAYMENT
100	CUSTOMER PAYMENT
101	REQUEST FOR PAYMENT(DEBIT ENTRY)(NOT ON ORIGINAL LIST)
103	SINGLE CREDIT TRANSFER ORIGINATED
200	RESULT OF SWIFT MT200
201	RESULT OF SWIFT MT201
202	INTERBANK PAYMENT
203	RESULT OF SWIFT MT203
205	RESULT OF SWIFT MT205

