Royal Bank of Scotland

# CHAPS payments on Bankline

## Important updates

We're updating the way we process CHAPS payments on Bankline to make sure they're compliant with the new ISO 20022 standards. Most of these changes are behind the scenes, and you can continue making payments as usual. However, there are a few small updates we want to bring to your attention.

### New reference numbers for payments

We're transitioning to a new payments engine for CHAPS and international payments on a phased basis. Going forward, all payments sent and received through the new engine will have an OPFXXXXXXXXX reference number.

### Legal Entity Identifiers (LEIs) and purpose codes

LEIs and purpose codes are now available to add on Bankline and will be mandatory from May 2025. You'll find more details in our **latest ISO 20022 Brochure, 'Migration to ISO 20022 Part 2'**. Screenshots of the updated Bankline screens can be found at the end of this factsheet.

**Financial Transfers**
You'll receive an error message if a Purpose Code is not included in Financial Transfers. In some cases, this could happen for a missing LEI (see below).

If you don't quote an LEI on your payments, we are planning to assist by enabling our payments engine to enrich these for you with BICs quoted on your payments.

Please note, we can't enrich where you provide either a sort code or name and address for a party to the payment. In those cases, you'll have to add the LEI before the payment can be authorised in Bankline.

**All other CHAPS Payments (Non-Financial Transfers)**
Purpose codes are currently optional in most cases, except:

1) 6 property related payment purpose codes

2) Where both the Debtor and Creditor are Financial Institutions, LEI and Purpose codes should be quoted.

Although the above outlines the mandatory requirement, we recommend you quote your LEI on all your transactions.

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## Payments made on behalf of your customers (third-party payments)

We recently emailed you asking for a list of accounts from which you make third-party payments. This is because when we switch to our new payments engine, only these nominated accounts will be able to process such payments.

While Bankline will still allow you to use the 'By Order of Party' or 'Ordering Institution ID' fields, please be aware that any payment made this way may not be FTR-compliant. If you need to add an account for third-party payments, please get in touch with your Relationship Manager or CSM.

## The following fields are mandatory for third-party payments

| | |
|---|---|
| **By Order of Account** | Your customer account details. If you have an agency sort code, please provide it as a BBAN (14-digit string) or IBAN. If you don't have an agency sort code, provide a unique identifier for your customer's account. |
| **By Order of Name** | Your customer's full name as it appears on their account with you. |
| **By Order of Address** | Your customer's full address, including a 2-letter country code (e.g. 'GB'). We'll be introducing structured addresses in the future and will provide further guidance in due course. |
| **Ordering Institution ID** | Your organisation's BIC, sort code or name and address. Please use the option most relevant to your organisation. |

## Making a payment on your own account

To make a payment on your own account (e.g. paying your suppliers), simply leave the 'By Order of Party' fields blank. There's no need to remove any information in the 'Ordering Institution ID' field, as we'll ignore this if the other fields are blank. There are no changes to your statement narrative for this payment type.

## Quality assurance

We have a team which checks the quality of payments processed via NatWest and we will let you know if we identify any payments that do not look right and work with you to correct these.

## Duplicate payments

Bankline notifies you of duplicate payments, which you can override. However, for Financial Transfers or payments on behalf of your customers, an additional check occurs after the payment leaves Bankline. If payments share the same date, amount, beneficiary and references, duplicates will be delayed. We recommend using unique payment references to avoid this.

## Statement narratives

**Payments on your own account**
The reference will change but otherwise there are no changes.

**Payments you make for your customers**
We have aligned the way that we process 3rd party payments to our SWIFT customers. This has simplified our proposition and will make it far easier for you to switch between different channels should you wish to in future. As a consequence there is a small change to the debit narrative you will see on your statement.

## What you currently see

**Account identifier:**

| | | | |
|---|---|---|---|
| Amount | GBP 0.56 | Transaction type: | ITL |
| Debit / credit: | Debit | Transaction ref: | ELBANKO12345678 |
| Posting date: | 10/01/2025 | Advice flag: | Payment advice |
| Value date: | 10/01/2025 | Voucher: | |
| Timestamp: | 22:05 | | |
| Transaction narrative: | YOUR REF<br>ELBANKO12345678<br>**CREDITOR**<br>**CHPS CHG £000.00**<br>CHAPS TFR | | |

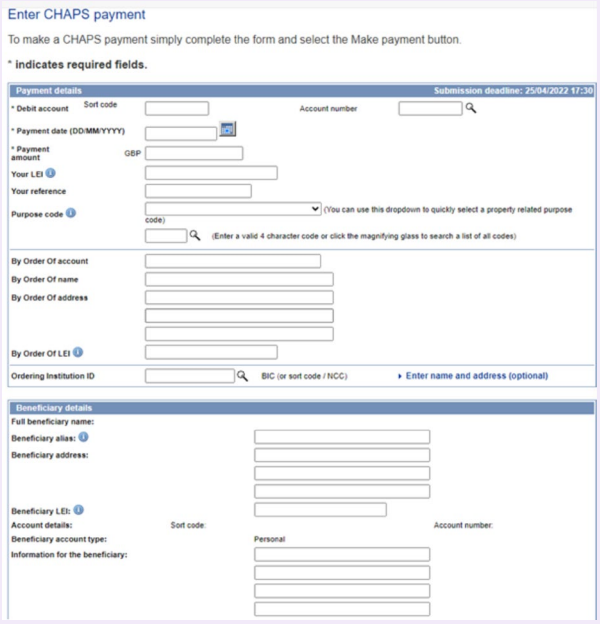
## What you should expect to see

**Account identifier:**

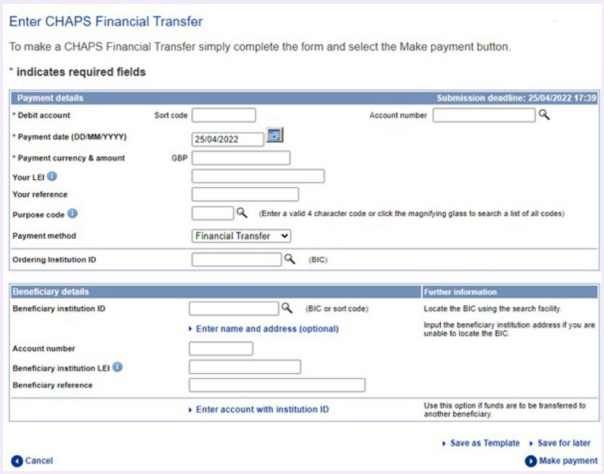
| | | | |
|---|---|---|---|
| Amount | GBP 0.56 | Transaction type: | ITL |
| Debit / credit: | Debit | Transaction ref: | OPF123456789 |
| Posting date: | 13/01/2025 | Advice flag: | Payment advice |
| Value date: | 13/01/2025 | Voucher: | |
| Timestamp: | 07:31 | | |
| Transaction narrative: | YOUR REF<br>**OPF123456789**<br>**DEBTOR DETAILS**<br>**DEBTOR CONTINUED**<br>CHAPS TFR | | |

# Examples

## CHAPS payment with the new LEI and purpose code fields




## Financial Transfer with the new LEI and purpose code fields




# Contact and support

## Got a question?

Use our dedicated ISO 20022 email address below. When sending your queries, please ensure you provide details of the service(s) you use with NatWest Group.

**ISOSupport@rbs.co.uk**

When sending your queries, please ensure you provide details of the service(s) you use with NatWest Group. i.e. Bankline, Bankline Direct, SWIFT services.
We aim to respond to all customer ISO 20022 queries within five working days.

**rbs.co.uk/business/support-centre/iso-2022.html**

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The information enclosed was correct at time of publishing.