

Importing ad hoc bulk payments in Bankline

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Royal Bank
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Ad hoc bulk payments

An ad hoc bulk payment allows you to import and pay multiple payees as a one-time payment, without having to use a bulk list saved in Bankline. You can only make ad hoc bulk payments when importing payment details.

Bulk payments show as one debit on your bank statement and are often used for salary payments. Please note that you'll still be charged for each payee in the bulk payment. You can also make ad hoc bulk payments confidential, and control which of your Bankline users can see the breakdown of the payments made.

To import ad hoc bulk payments, first check that you have the setting below enabled in Bankline. You'll need to be an administrator to view and change this.

How to view and change settings for importing ad hoc bulk payments

1. Go to 'Manage payment preferences' in the admin menu.
2. Scroll down to the bulk lists and templates setting section and select 'edit'.
3. Choose 'Yes' for allow ad hoc bulk payments to be imported.
4. Select 'review changes'.
5. Now 'confirm and approve' to approve this with your smartcard.

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

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 ad hoc bulk 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

- Cancel import file
- Import ad hoc bulk payments
- *Import ad hoc bulk confidential payments
- Maintain Bulk Payment
- *Maintain confidential bulk payment
- Make future dated payments
- *View confidential bulk payment
- View payment summary
- View payments

Payment approver privileges

- Authorise Bulk Payment
- *Authorise Confidential Bulk Payment
- *Authorise Confidential Immediate Bulk Payment
- *Authorise Confidential Next Day Bulk Payment
- Authorise Immediate Bulk Payment
- Authorise Next Day Bulk Payment
- Clear authorisation import file
- *View confidential bulk payment*
- View payment summary
- View payments

*Privileges marked * are only needed for making confidential bulk 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 ad hoc bulk 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.

Authorise Own Bulk Payment
*Authorise Own Confidential Bulk Payment
*Authorise Own Confidential Immediate Bulk Payment
*Authorise Own Confidential Next Day Bulk Payment
Authorise Own Immediate Bulk Payment
Authorise Own Next Day Bulk Payment
Cancel import file
Clear authorisation import file
Import ad hoc bulk payments
*Import ad hoc bulk confidential payments
Maintain Bulk Payment
*Maintain confidential bulk payment
Make future dated payments
*View confidential bulk payment
View payment summary
View payments

*Privileges marked * are only needed for making confidential bulk payments.

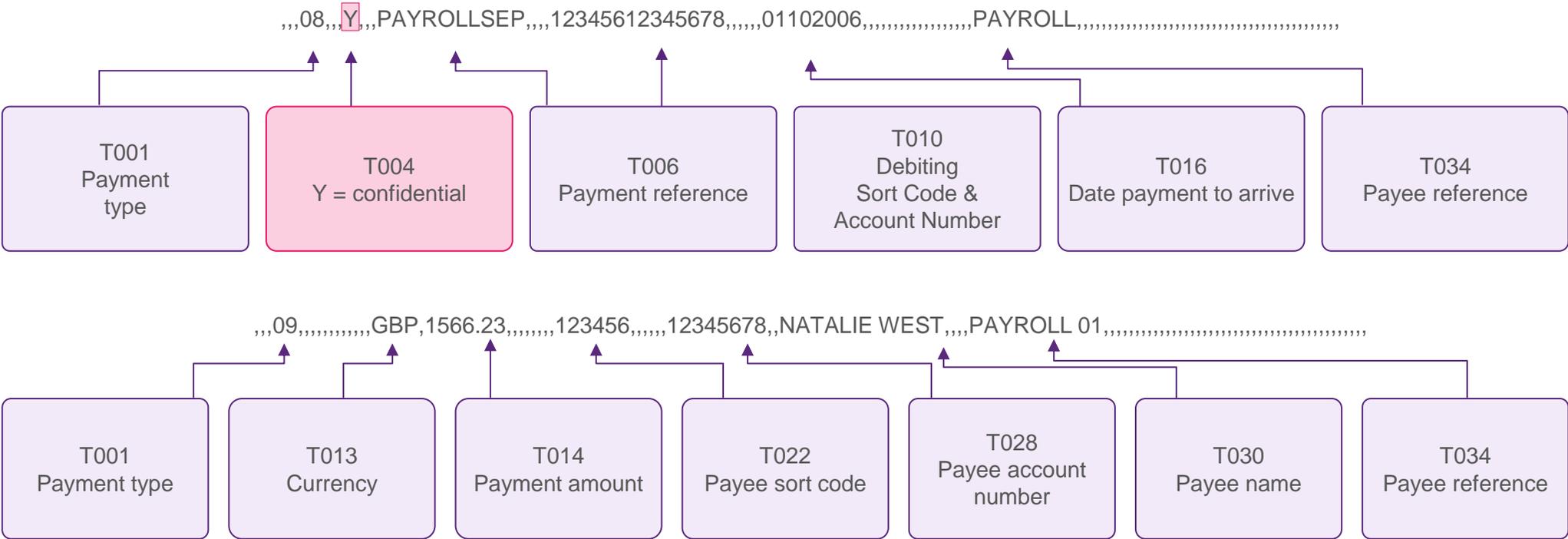
Warning: The 'Authorise import file' privilege allows users to approve all payment files and **all payment types**. For your security, we recommend you **don't use this privilege**.

Ad hoc bulk payment – File example



Now we'll show you what a CSV file should look like when you import it into Bankline. We'll also show you how to use spreadsheet software to create files.

Here's an example of what an ad hoc bulk payment would look like. The first line is your debiting information, the second and all following lines are the payee details. This means If you're making multiple payments, you'd have one line per payee in your file. This would be saved as a plain text file (.txt) and shows what each field represents.



Required and optional fields for ad hoc bulk payments – First line only (Debiting information)

Field code	Spreadsheet column	Description	Explanation	Maximum no. of characters	Mandatory/Optional
T001	D	Payment type	The value will always be '08' as this identifies the debit for an ad hoc bulk faster payment. Ad hoc means it is not matching up with a bulk list that already exists in Bankline.	2 (numerical only)	Mandatory
T004	G	Confidential Indicator	This is only needed if you want the payments to be confidential. Remember bulk payments show as one debit on your statement. Marking it as confidential means a user would need to have 'view confidential bulk payment' privilege to see who had been paid what amount in this bulk payment via the view payments screens.	1 (letter Y only)	Optional
T006	I	Your reference	This is what will show on your bank statement. If you leave this blank then the first 16 characters of the file name will be used. Remember Ad Hoc Bulk Payments will show as one debit, but you will be charged for every payee paid.	18 (alphanumeric) ¹	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 only)	Mandatory
T016	S	Payment date	The date you'd like the payment to be sent. The date 1 October 2006 would look like this: 01102006.	8 (numerical only)	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) ¹	Optional

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

Required and optional fields for ad hoc bulk payments – Credit lines (Payee details)

Field code	Spreadsheet column	Description	Explanation	Maximum no. of characters	Mandatory/Optional
T001	D	Payment type	The value will always be '09' as this identifies the payee(s) for ad hoc bulk faster payments.	2 (numerical only)	Mandatory
T013	P	Currency	This will always be GBP for this payment type.	3 (GBP only)	Mandatory
T014	Q	Payment Amount	This is the amount of the payment. You don't need to include a pound sign (£).	15 (numerical only)	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 only)	Mandatory
T028	AE	Payee's Account Number	The payee's account number.	8 (numerical only)	Mandatory
T030	AG	Payee's Name	The name on the payee's bank account.	18 (alphanumeric) ¹	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) ¹	Optional

Note: 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	
H001	H002	H003	T001	T002	T003	T004	T005	T006	T007	T008	T009	T010	T011	T012	T013	T014	T015	
			08			Y		PAYROLLSEP				12345687654321						
			09												GBP	1566.23		
S	T	U	V	W	X	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK
T016	T017	T018	T019	T020	T021	T022	T023	T024	T025	T026	T027	T028	T029	T030	T031	T032	T033	T034
01102024																		PAYROLL
						123456						12345678		NATALIE WEST				PAYROLL 01

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

- 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.
- 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.
- Using the fields and columns from the previous page enter the payment details for each payment in each row.
- 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)
- 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.
- 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 an 'ad hoc bulk payment'?](#)

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

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



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