

# Barclays Virtual Accounts File Format User Guide – Payments

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## 1. Background

This document sets out the csv file format for use with Barclays Virtual Accounts via Browser Import for UK Payments and Inter Account Transfers.

UK Payments and Inter Account Transfers can be made either on Ad hoc basis or UK Payments can be made via a pre-defined template.

Ad- hoc refers to payments being made not via a pre-defined template where certain fields are already defined see Section 6 Template - Domestic Funds Transfers (Bacs, CHAPS, FPS for more information.

The first row of each file is always a header and will be ignored upon import.

## 2. File Naming

- The name of the file should be a maximum of 30 characters.
- The file name must only consist only of alphanumeric, space or underscore characters.

## 3. File Size

- The maximum size of a file that can be uploaded is 4MB, which should enable you to submit approx. 20,000 CHAPS\BACS\FPS and 5,000 IATs.

## 4. Inter Account Transfers (Ad hoc) File Format

- The file must consist of a minimum of one line or record, with a maximum file size of 4MB.
- The file must only contain IAT instructions.

### 4.1. IAT Valid Characters

- A through Z.
- a through z.
- 0 through 9.

plus, the following.

/	-	?	:	(	)	.	,	'	+	Space
---	---	---	---	---	---	---	---	---	---	-------

- No Carriage Return or Line Feed characters must be present.

### 4.2. IAT File Format Layout

	Field	Mandatory = M	Comments	Example Data
1	File Identifier	M	Populate with A for Ad hoc.  This your 17 characters Client ID. The first 10 characters are alpha only.	A  SOUTHSTEV E.123456
2	Client ID	M	The 11 <sup>th</sup> character is a full stop.  The remaining 6 characters are numeric only.	
3	Remitter Sort Code	M	6 numeric, beginning 22. No spaces or hyphens. The sorting code of the Virtual. Account being debited.	221111
4	Remitter Account Number	M	8 numeric. No spaces or hyphens. The virtual account number of the virtual account being debited.	10003026
5	Payment Amount	M	Transaction amount with format (###.##) for example 20.25, or 20.00	17.16
6	Currency	M	3-character payment currency e.g., GBP, EUR	GBP
7	Initiation Date	M	Initiation date with format DD-MM-YYYY for example 26-03-2022	26-10-2022
8	Beneficiary Sort Code	M	6 numeric, beginning 22. No spaces or hyphens. The virtual account number of the virtual account being credited.	223007
9	Beneficiary Account Number	M	8 numeric. No spaces or hyphens. The virtual account number of the virtual account being credited.	87654321
10	Customer Reference	M	18 Alphanumeric.	OUR REF XYZ
11	Payment Details	M	18 Alphanumeric.	OUR REF XYZ

### 4.3. Example IAT Ad hoc File

A	B	C	D	E	F	G	H	I	J	K
File Ident Client Id	Remitter Sort Code	Remitter Account Number	Payment Amount	Currency	Initiate Payment	Beneficiary Sort	Beneficiary Account Number	Customer Reference	Payment Details	
A	SOUTHSTEVE.123456	221111	10003026	17.16	GBP	26-10-2022	221111	10003034	lowercase	crNarr2

### 5. Domestic Funds Transfers Bacs Ad hoc File Format

- The file must consist of a min of one line or record, with a maximum file size of 4MB.
- The file must contain only BACS instructions.

#### 5.1. Bacs Valid Characters

- A through Z. (Any lowercase characters will be converted to uppercase)
- 0 through 9.
- Plus, the following characters.



- No Carriage Return or Line Feed characters must be present.

#### 5.2. Bacs Ad hoc File Format

	Field	Mandatory = M Not Applicable = NA	Comments	Example Data
1	File Identifier	M	Populate with A for Ad hoc.	A
2	Client ID	M	This your 17 characters Client ID The first 10 characters are alpha only. The 11 <sup>th</sup> character is a full stop. The remaining 6 characters are numeric only.	SOUTHSTEVE.123456
3	Remitter Sort Code	M	6 numeric, beginning 22. No spaces or hyphens.	221111

	Field	Mandatory = M Not Applicable = NA	Comments	Example Data
			The sorting code of the virtual account being debited.	
4	Remitter Account Number	M	8 numeric. No spaces or hyphens. The virtual account number of the virtual account being debited.	30002461
5	Currency	M	3-character payment currency e.g., GBP, EUR.	GBP
6	Payment Amount	M	Transaction amount with format (###.##) for example 20.25, or 20.00	44.65
7	Initiation Date	M	Transfer date with format DD-MM-YYYY for example 26-03-2020	01-12-2023
8	Beneficiary Name	M	18 alphanumeric max., uppercase only for Bacs.	MARK TAYLOR
9	Beneficiary Building Number	NA	Not applicable for Bacs leave blank.	
10	Beneficiary Street Name	NA	Not applicable for Bacs leave blank.	
11	Beneficiary Building Name	NA	Not applicable for Bacs leave blank.	
12	Beneficiary Town Name	NA	Not applicable for Bacs leave blank.	
13	Beneficiary County	NA	Not applicable for Bacs leave blank.	
14	Beneficiary Postcode	NA	Not applicable for Bacs leave blank.	
15	Beneficiary Country	NA	Not applicable for Bacs leave blank.	
16	Beneficiary Sort Code	M	6 numeric. No spaces or hyphens.	10004

	Field	Mandatory = M Not Applicable = NA	Comments	Example Data
17	Beneficiary Account Number	M	8 numeric. No spaces or hyphens,	91122468
18	Customer Reference	M	18 alphanumeric max., uppercase only for Bacs.	OUR REF ABC
19	Payment Reference	NA	Not applicable for Bacs leave blank.	
20	Payment Details	M	18 alphanumeric max., uppercase only for Bacs.	RE INVOICE 123
21	Purpose Code	NA	Not applicable for Bacs leave blank.	

### 5.3. Example Bacs Domestic Payment Ad hoc File

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
File Identifier	Client ID	Remitter Sort Code	Remitter Account Number	Currency	Payment Amount	Initiation Date	Beneficiary Name	Beneficiary Building Number	Beneficiary Street Name	Beneficiary Town Name	Beneficiary County	Beneficiary Postal Code	Beneficiary Country	Beneficiary Sort Code	Beneficiary Account Number	Customer Reference	Payment Reference	Payment Details	Purpose Code	
A	SOUTHSTEV	E.123456	221111	90002461	GBP	44.05	01-12-2023	Mark Taylor						10004	91122468	TESTMARR			crNewID	

## 6. Domestic Funds Transfers CHAPS Ad hoc File Format

### 6.1. CHAPS Valid Characters

- A through Z.
- a through z.
- 0 through 9.
- plus, the following.

/	-	?	:	(	)	.	,	'	+	Space
---	---	---	---	---	---	---	---	---	---	-------

- No Carriage Return or Line Feed characters must be present.

### 6.2. CHAPS Ad hoc File Format

	Field	Optional = O Conditional = C Mandatory = M	Comments	Example Data
1	File Identifier	M	Populate with A for Ad hoc.	A
2	Client ID	M	This your 17 characters Client ID. The first 10 characters are alpha only. The 11 <sup>th</sup> character is a full stop. The remaining 6 characters are numeric only.	SOUTHSTEV E.123456
3	Remitter Sort Code	M	6 numeric, beginning 22. No spaces or hyphens. The sorting code of the virtual account being debited.	221111
4	Remitter Account Number	M	8 numeric. No spaces or hyphens. The virtual account number of the virtual account being debited.	10003042
5	Currency	M	3-character payment currency e.g., GBP, EUR.	GBP
6	Amount	M	Transaction amount with format (###.##) for example 20.25, or 20.00	41.05
7	Initiation Date	M	Transfer date with format DD-MM-YYYY for example 26-03-2020	26-10-2022
8	Beneficiary Name	M	140 alphanumeric max, for CHAPS.	Mark Taylor
9	Beneficiary Building Number	O	Optional for CHAPS. For all other payment types leave blank. Min 1 Max 16 alphanumeric max.	3
10	Beneficiary Street Name	O	Optional for CHAPS. For all other payment types leave blank. Min 1 Max 70 alphanumeric max.	WIMBORNE ROAD

	Field	Optional = O Conditional = C Mandatory = M	Comments	Example Data
11	Beneficiary Building Name	O	Optional for CHAPS. For all other payment types leave blank. Min 1 Max 35 alphanumeric max.	BARCLAYS HOUSE
12	Beneficiary Town Name	O M	CHAPS Only. Optional for CHAPS. Mandatory if any of the optional beneficiary fields are present. For all other payment types leave blank. Min 1 Max 35 alphanumeric max.	POOLE
13	Beneficiary County	O	CHAPS Only. Optional for CHAPS. For all other payment types leave blank. Min 1 Max 35 alphanumeric max.	DORSET
14	Beneficiary Postcode	O	CHAPS Only. Optional for CHAPS. For all other payment types leave blank. Min 1 Max 16 alphanumeric max. UK Postcode Format Applies.	BH15 2BU
15	Beneficiary Country	O M	CHAPS Only. Optional for CHAPS. Mandatory if any of the optional beneficiary fields are present. For all other payment types leave blank. 2-character ISO country code must be GB.	GB
16	Beneficiary Sort Code	M	6 numeric. No spaces or hyphens.	10004

	Field	Optional = O Conditional = C Mandatory = M	Comments	Example Data
17	Beneficiary Account Number	M	8 numeric. No spaces or hyphens.	91122468
18	Customer Reference	M	140 alphanumeric max, for CHAPS.	OUR REF ABC
19	Payment Reference	NA	Not applicable for CHAPS leave blank.	
20	Payment Details	M	140 alphanumeric max, for CHAPS.	RE INVOICE XYZ
21	Purpose Code	C	CHAPS Only. Optional for CHAPS For all other payment types leave blank. Four characters ISO ExternalPurpose1Code and or additional codes provided by Barclays\Bank of England. This indicates the underlying reason for the payment. The BoE has advised this will be mandatory from Nov 2024* where the following 6 codes apply to the payment. HLRP - Property Loan Repayment HLTS - Property Loan Settlement PLDS - Property Loan Disbursement PDEP - Property Deposit PCOM - Property Completion Payment PLRF - Property Loan Refinancing  *Although you can populate this tag right away, the data is not currently scheduled to be passed onto the CHAPS scheme until early Q3 2024	HLRP

### 6.3. Example CHAPS Domestic Payment Ad hoc File

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
File Identifier	Client Id	Remitter Sort Code	Remitter Account Number	Currency	Payment Amount	Initiation Date	Beneficiary Name	Beneficiary Building Number	Beneficiary Street Name	Beneficiary Building Name	Beneficiary Town Name	Beneficiary County	Beneficiary Postal Code	Beneficiary Country	Beneficiary Sort Code	Beneficiary Account Number	Customer Reference	Payment Reference	Payment Details	Payment Purpose Code
A	SOUTHSTEVE.123456	221111	10003042	GBP	41.05	12-12-2023	MarkTaylor	3	Western Gateway Apartment	QWRYA	London	Newham	E16 1DR	UK	10004	91123456	TESTNARR		crNarA10	HLRP

## 7. Domestic Funds Transfers FPS Ad hoc File Format

### 7.1. FPS Valid Characters

- A through Z.
- a through z.
- 0 through 9.
- plus, the following.

/	-	?	:	(	)	.	,	'	+	Space	
#	=	!	"	%	&	*	<	>	;	{	@

- No Carriage Return or Line Feed characters must be present.

### 7.2. FPS Ad hoc File Format

	Field	Optional = O Mandatory = M Not Applicable = NA	Comments	Example Data
1	File Identifier	M	Populate with A for Ad hoc.	A
2	Client ID	M	This your 17 characters Client ID. The first 10 characters are alpha only. The 11 <sup>th</sup> character is a full stop. The remaining 6 characters are numeric only.	SOUTHSTEVE.123456

	Field	Optional = O Mandatory = M Not Applicable = NA	Comments	Example Data
3	Remitter Sort Code	M	6 numeric, beginning 22.  No spaces or hyphens.  The sorting code of the virtual account being debited.	221111
4	Remitter Account Number	M	8 numeric.  No spaces or hyphens.  The virtual account number of the virtual account being debited.	10003042
5	Currency	M	3-character payment currency e.g., GBP, EUR.	GBP
6	Payment Amount	M	Transaction amount with format (###.##) for example 20.25, or 20.00	41.45
7	Initiation Date	M	Transfer date with format DD-MM-YYYY for example 26-03-2020	26-10-2022
8	Beneficiary Name	M	140 alphanumeric max, for FPS.	MARK TAYLOR
9	Beneficiary Building Number	NA	Not applicable for FPS leave blank.	
10	Beneficiary Street Name	NA	Not applicable for FPS leave blank.	
11	Beneficiary Building Name	NA	Not applicable for FPS leave blank.	
12	Beneficiary Town Name	NA	Not applicable for FPS leave blank.	



	Field	Optional = O Mandatory = M Not Applicable = NA	Comments	Example Data
13	Beneficiary County	NA	Not applicable for FPS leave blank.	
14	Beneficiary Postcode	NA	Not applicable for FPS leave blank.	
15	Beneficiary Country	NA	Not applicable for FPS leave blank.	
16	Beneficiary Sort Code	M	6 numeric. No spaces or hyphens.	10004
17	Beneficiary Account Number	M	8 numeric. No spaces or hyphens.	91122468
18	Customer Reference	M	140 alphanumeric max, for FPS.	OUR REF ABC
19	Payment Reference	O	Optional for FPS. 18 alphanumeric max. Used for Building Society Roll Number.	ROL12345678
20	Payment Details	M	140 alphanumeric max, for FPS.	RE INVOICE 123
21	Purpose Code	NA	Not applicable for FPS leave blank.	

### 7.3. Example FPS Domestic Payment Ad hoc File

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	
File Identifier	Client Id	Remitter Sort Code	Remitter Account Number	Currency	Payment Amount	Initiation Date	Beneficiary Name	Beneficiary Building Number	Beneficiary Street Name	Beneficiary Building Name	Beneficiary Town Name	Beneficiary County	Beneficiary Postal Code	Beneficiary Country	Beneficiary Sort Code	Beneficiary Account Number	Customer Reference	Payment Reference	Payment Details	Purpose Code	
A	SOUTHSTEVE.123456	221111	10003042	GBP	41.45	12-12-2023	MarkTaylor								10004	91122468	TESTNARR	payref	crNarArlD		

## 8. Template - Domestic Funds Transfers (Bacs, CHAPS, FPS)

- Template – The payment instruction can only be used in conjunction with a pre-existing template, which defines the beneficiary account details, but not the debit account details.
- The file must consist of a min of one line or record, with a maximum file size of 4MB.
- A file must contain only one payment type e.g., all Bacs.
- IATs are not supported via a Template.

### 8.1. Bacs Template Format

	Field	Mandatory = M Not Applicable = NA	Comments	Example Data
1	File Identifier	M	Populate with B for Beneficiary Template.	B
2	Client ID	M	This your 17 characters Client ID. The first 10 characters are alpha only. The 11 <sup>th</sup> character is a full stop. The remaining 6 characters are numeric only.	SOUTHSTEVE.123456
3	Remitter Sort Code	M	6 numeric. No spaces or hyphens. The sorting code of the virtual account being debited.	221111
4	Remitter Account Number	M	8 numeric. No spaces or hyphens. The virtual account number of the virtual account being debited.	10003042
5	Currency	M	3-character payment currency e.g., GBP, EUR.	GBP
6	Payment Amount	M	Transaction amount with format (###.###)	45.62

	Field	Mandatory = M Not Applicable = NA	Comments	Example Data
			for example 20.25, or 20.00	
7	Initiation Date	M	Transfer date with format DD-MM-YYYY for example 26-03-2020	26-10-2023
8	Template Name	M	ID existing Template to be used. Templates define the Beneficiary Account Details.	BACS_TEMP
9	Customer Reference	M	18 alphanumeric max., uppercase only for Bacs.	OUR REF ABC
10	Payment Reference	NA	Not applicable for Bacs leave blank.	
11	Payment Details	M	18 alphanumeric max., uppercase only for Bacs.	RE INVOICE XYZ
12	Purpose Code	NA	Not applicable for Bacs leave blank.	

### 8.2. Example Bacs Template

A	B	C	D	E	F	G	H	I	J	K	L
File Identifier	Client Id	Remitter Sort Code	Remitter Account Number	Currency	Payment Amount	Initiation Date	Template Name	Customer Reference	Payment Reference	Payment Details	Purpose Code
B	SOUTHSTEVE.123456	221111	10003042	GBP	45.62	12-12-2023	Bacs_temp	drNarr1		crnarr	

### 8.3. CHAPS Template Format

	Field	Optional = O Mandatory = M Not Applicable = NA	Comments	Example Data
1	File Identifier	M	Populate with B for Beneficiary Template	B
2	Client ID	M	This your 17 characters Client ID. The first 10 characters are alpha only. The 11 <sup>th</sup> character is a full stop. The remaining 6 characters are numeric only.	SOUTHSTEVE.123456
3	Remitter Sort Code	M	6 numeric. No spaces or hyphens. The sorting code of the virtual account being debited.	221111
4	Remitter Account Number	M	8 numeric. No spaces or hyphens. The virtual account number of the virtual account being debited.	10003042
5	Currency	M	3-character payment currency e.g., GBP, EUR.	GBP
6	Amount	M	Transaction amount with format (###.##) for example 20.25, or 20.00	50.52



	Field	Optional = O Mandatory = M Not Applicable = NA	Comments	Example Data
1	File Identifier	M	Populate with B for Beneficiary Template.	B
2	Client ID	M	This your 17 characters Client ID. The first 10 characters are alpha only. The 11 <sup>th</sup> character is a full stop. The remaining 6 characters are numeric only.	SOUTHSTEVE.123456
3	Remitter Sort Code	M	6 numeric. No spaces or hyphens. The sorting code of the virtual account being debited.	221111
4	Remitter Account Number	M	8 numeric. No spaces or hyphens. The virtual account number of the virtual account being debited.	10003042
5	Currency	M	3-character payment	GBP

	Field	Optional = O Mandatory = M Not Applicable = NA	Comments	Example Data
6	Amount	M	Transaction amount with format (###.##) for example 20.25, or 20.00	45.42
7	Initiation Date	M	Transfer date with format DD-MM-YYYY for example 26-03-2020	26-10-2023
8	Template Name	M	ID existing Template to be used. Templates define the Beneficiary Account Details.	FPS_TEMP
9	Customer Reference	M	140 alphanumeric max., for FPS.	OUR REF ABC
10	Payment Reference	O	Optional for FPS. 18 alphanumeric max. Used for Building Society Roll Number etc.	ROL12345678
11	Payment Details	M	140 alphanumeric max., for FPS.	RE INVOICE XYZ
12	Purpose Code	NA	Not applicable for FPS.	

## 8.6. Example FPS Template File

A	B	C	D	E	F	G	H	I	J	K	L
File Identifier	Client Id	Remitter Sort Code	Remitter Account Number	Currency	Payment Amount	Initiation Date	Template Name	Customer Reference	Payment Reference	Payment Details	Purpose Code
B	SOUTHSTE	221111	10003042	GBP	45.42	12-12-2023	FPS_TEMP	drNarr1	payrefe	crnarr	

## 9. Rejections

A transaction will be rejected at import for the following formatting reasons,

- An invalid character has been used.
- The maximum length has been exceeded.
- A mandatory field is missing.
- Data is provided in an incorrect format e.g., date.
- Invalid payment type
- There is no ability to reject the entire file should a single transaction be rejected.

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