

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.

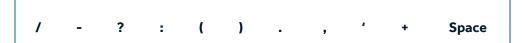
4. Inter Account Transfers (Ad hoc) File Format

- 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.



• 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	М	Populate with A for Ad hoc.	А
			This your 17 characters Client ID.	SOUTHSTEV
			The first 10 characters are alpha only.	E.123456
2	Client ID	м	The 11 th character is a full stop.	
_			The remaining 6 characters are numeric only.	
			6 numeric, beginning 22.	221111
3	Remitter Sort	м	No spaces or hyphens.	
	Code		The sorting code of the Virtual. Account being debited.	
			8 numeric.	10003026
4	Remitter Account Number	М	No spaces or hyphens.	
			The virtual account number of the virtual account being debited.	
5	Payment Amount	М	Transaction amount with format (###.##) for example 20.25, or 20.00	17.16
6	Currency	М	3-character payment currency e.g., GBP, EUR	GBP
7	Initiation Date	м	Initiation date with format DD-MM-YYYY for example 26-03-2022	26-10-2022
			6 numeric, beginning 22.	223007
8	Beneficiary Sort Code	М	No spaces or hyphens.	
			The virtual account number of the virtual account being credited.	
			8 numeric.	87654321
9	Beneficiary Account	М	No spaces or hyphens.	
	Number		The virtual account number of the virtual account being credited.	
10	Customer Reference	м	18 Alphanumeric.	OUR REF XYZ
11	Payment Details	м	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 Sort Beneficiary Account Number Customer Reference Payment Details A SOUTH:STEVE.123456 22111 10003026 17.16 GBP 26-10-2022 221111 10003034 Iowerrase crNard2

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	М	Populate with A for Ad hoc.	А
			This your 17 characters Client ID	
			The first 10 characters are alpha only.	
2	Client ID	М	The 11 th character is a full stop.	SOUTHSTEVE.123456
			The remaining 6 characters are numeric only.	
-	Remitter Sort	м	6 numeric, beginning 22.	224444
3	Code	Μ	No spaces or hyphens.	221111

	Field	Mandatory = M Not Applicable = NA	Comments The sorting code of the virtual account being debited.	Example Data
4	Remitter Account Number	м	8 numeric. No spaces or hyphens. The virtual account number of the virtual account being debited.	30002461
5	Currency	Μ	3-character payment currency e.g., GBP, EUR.	GBP
6	Payment Amount	м	Transaction amount with format (###.##) for example 20.25, or 20.00	44.65
7	Initiation Date	М	Transfer date with format DD-MM-YYYY for example 26-03-2020	01-12-2023
8	Beneficiary Name	Μ	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	М	6 numeric. No spaces or hyphens.	10004

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

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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.



• 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	М	Populate with A for Ad hoc.	А			
2	Client ID	М	This your 17 characters Client ID.	SOUTHSTEV			
			The first 10 characters are alpha only.	E.123456			
			The 11 th character is a full stop.				
			The remaining 6 characters are numeric only.				
3	Remitter Sort	М	6 numeric, beginning 22.	221111			
	Code		No spaces or hyphens.				
			The sorting code of the virtual account being debited.				
4	Remitter	М	8 numeric.	10003042			
	Account Number		No spaces or hyphens.				
			The virtual account number of the virtual account being debited.				
5	Currency	Μ	3 - character payment currency e.g., GBP, EUR.	GBP			
6	Amount	Μ	Transaction amount with format (###.##) for example 20.25, or 20.00	41.05			
7	Initiation Date	Μ	Transfer date with format DD-MM-YYYY for example 26-03-2020	26-10-2022			
8	Beneficiary Name	Μ	140 alphanumeric max, for CHAPS.	Mark Taylor			
9	Beneficiary	0	Optional for CHAPS.	3			
	Building Number		For all other payment types leave blank.				
			Min 1 Max 16 alphanumeric max.				
10	Beneficiary	0	Optional for CHAPS.	WIMBORNE			
	Street Name		For all other payment types leave blank.	ROAD			
			Min 1 Max 70 alphanumeric max				

Min 1 Max 70 alphanumeric max.

	Field	Optional = O Conditional = C Mandatory = M	Comments	Example Data
11	Beneficiary	0	Optional for CHAPS.	BARCLAYS
	Building Name		For all other payment types leave blank.	HOUSE
			Min 1 Max 35 alphanumeric max.	
12	Beneficiary	0	CHAPS Only.	POOLE
	Town Name	м	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.	
13	Beneficiary	0	CHAPS Only.	DORSET
	County		Optional for CHAPS.	
			For all other payment types leave blank.	
			Min 1 Max 35 alphanumeric max.	
14	Beneficiary	0	CHAPS Only.	BH15 2BU
	Postcode		Optional for CHAPS.	
			For all other payment types leave blank.	
			Min 1 Max 16 alphanumeric max.	
			UK Postcode Format Applies.	
15	Beneficiary	0	CHAPS Only.	GB
	Country	М	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.	
16	Beneficiary	М	6 numeric.	10004

	Field	Optional = O Conditional = C Mandatory = M	Comments	Example Data
17	Beneficiary Account Number	М	8 numeric. No spaces or hyphens.	91122468
18	Customer Reference	М	140 alphanumeric max, for CHAPS.	OUR REF ABC
19	Payment Reference	NA	Not applicable for CHAPS leave blank.	
20	Payment Details	м	140 alphanumeric max, for CHAPS.	RE INVOICE XYZ
21	Purpose Code	С	CHAPS Only.	HLRP
			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	

6.3. Example CHAPS Domestic Payment Ad hoc File

A	В	с	D	E	F	G	н	1	J	к	L	M	N	0	P	Q	R	s	т	U
File	Client Id	Remitter	Remitter	Currency	Payment	Initiation	Beneficiary	Beneficiary	Beneficiary Street Name	Beneficiary	Customer	Payment	Payment	Purpose						
Identifier		Sort	Account		Amount	Date	Name	Building		Building	Town Name	County	Postal	Country	Sort Code	Account	Reference	Reference	Details	Code
		Code	Number					Number		Name			Code			Number				
A	SOUTHSTEVE.123456	221111	10003042	GBP	41.05	12-12-2023	MarkTaylor	3	Western Gateway Apartment	QWRYA	London	Newham	E16 1DR	UK	10004	91122468	TESTNARR		crNarAr10	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.



• 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	Μ	Populate with A for Ad hoc.	А
2	Client ID	Μ	This your 17 characters Client ID. The first 10 characters are alpha only. The 11 th 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	Μ	6 numeric, beginning 22. No spaces or hyphens. The sorting code of the virtual account being debited.	221111
4	Remitter Account Number	М	8 numeric. No spaces or hyphens. The virtual account number of the virtual account being debited.	10003042
5	Currency	М	3-character payment currency e.g., GBP, EUR.	GBP
6	Payment Amount	М	Transaction amount with format (###.##) for example 20.25, or 20.00	41.45
7	Initiation Date	Μ	Transfer date with format DD-MM-YYYY for example 26-03-2020	26-10-2022
8	Beneficiary Name	М	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	М	6 numeric. No spaces or hyphens.	10004						
17	Beneficiary Account Number	М	8 numeric. No spaces or hyphens.	91122468						
18	Customer Reference	М	140 alphanumeric max, for FPS.	OUR REF ABC						
19	Payment Reference	0	Optional for FPS. 18 alphanumeric max. Used for Building Society Roll Number.	ROL12345678						
20	Payment Details	М	140 alphanumeric max, for FPS.	RE INVOICE 123						
21	Purpose Code	NA	Not applicable for FPS leave blank.							
7.3.	7.3. Example FPS Domestic Payment Ad hoc File									

A B C O E F G H I J K L M O P Q. R S T U 1de Client Remits Finite Carrons Operation Status Remeticary Beneficary Bene

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	Μ	Populate with B for Beneficiary Template.	В
2	Client ID	М	This your 17 characters Client ID. The first 10 characters are alpha only. The 11 th character is a full stop. The remaining 6 characters are numeric only.	SOUTHSTEVE.123456
3	Remitter Sort Code	Μ	6 numeric. No spaces or hyphens. The sorting code of the virtual account being debited.	221111
4	Remitter Account Number	М	8 numeric. No spaces or hyphens. The virtual account number of the virtual account being debited.	10003042
5	Currency	М	3-character payment currency e.g., GBP, EUR.	GBP
6	Payment Amount	М	Transaction amount with format (####)	45.62

	Field	Mandatory = M Not Applicable = NA	Comments	Example Data		Field	Optional = O Mandatory = M Not Applicable = NA	Comments	Example Data	
			for example 20.25, or 20.00		1	File Identifier	М	Populate with B for Beneficiary Template	В	
7	Initiation Date	М	Transfer date with format DD-MM-YYYY for example 26-03- 2020	26-10-2023	2	Client ID	м	This your 17	SOUTHSTEVE.1234	
8	Template Name	Μ	ID existing Template to be used. Templates define the	D BACS_TEMP				The first 10 characters are alpha only.		
			Beneficiary Account Details.					The 11 th character is a full stop.		
€	Customer Reference	М	18 alphanumeric max., uppercase only for Bacs.	OUR REF ABC				The remaining 6 characters are numeric only.		
10	Payment Reference	eference NA Not applicable for Bacs			3	Remitter Sort Code	м	6 numeric.	221111	
10	rayment Kelerence		leave blank.					No spaces or hyphens.		
11	Payment Details	м	18 alphanumeric max., uppercase only for Bacs.	RE INVOICE XYZ				The sorting code of the virtual account being debited.		
			Bacs.		4	Remitter Account	м	8 numeric.	10003042	
12	Purpose Code	NA	Not applicable for Bacs leave blank.			Number		No spaces or hyphens.		
.2.	Example Bacs Te	mplate						The virtual account number of the virtual account being debited.		
A le lentifie		P Remitter Currency Payment Account Number	t Initiation Template Custom		5	Currency	м	3-character payment currency e.g., GBP, EUR.	GBP	
z			2 12-12-2023 Bacs_temp drNarr1	crnarr	6	Amount	м	Transaction amount with format (###.##) for	50.52	

8.3. CHAPS Template Format

example 20.25, or 20.00

	Field	Optional = O Mandatory = M Not Applicable = NA	Comments	Example Data		Field	Field	Field Mandato			Field Mandatory = M Comm	Field Mandatory = M Comments	Field Mandatory = M Comments	Field Mandatory = M Comments Examp	Field Mandatory = M Comments Example Data
7	Initiation Date	Μ	Transfer date with format DD-MM-YYYY for example 26-03- 2020	26-10-2023							apply	apply to the pa	following 6 codes apply to the payment.	apply to the payment.	apply to the payment.
8	Template Name	Μ	ID existing Template to be used. Templates define the Benefiacry Account Details.	CHAPS_TEMP							Repay HLTS Settle PLDS	Repayment HLTS - Proper Settlement PLDS - Proper	HLTS - Property Loan Settlement PLDS - Property	Repayment HLTS - Property Loan Settlement PLDS - Property	Repayment HLTS - Property Loan Settlement PLDS - Property
9	Customer Reference	М	140 alphanumeric max., for CHAPS.	OUR REF ABC							Loan I PDEP Depos	Loan Disburse PDEP - Proper Deposit	Loan Disbursement PDEP - Property	Loan Disbursement PDEP - Property Deposit	Loan Disbursement PDEP - Property Deposit
10	Payment Reference	NA	Not applicable for CHAPS.								Comp PLRF	Completion Pa	Completion Payment PLRF - Property Loan	Completion Payment PLRF - Property Loan	Completion Payment PLRF - Property Loan
11	Payment Details	Μ	140 alphanumeric max., for CHAPS.	RE INVOICE XYZ							popul	populate this t	*Although you can populate this tag right away, the data is not	populate this tag right	populate this tag right
12	Purpose Code	0	Optional for CHAPS. For all other payment types leave blank. 4 characters ISO ExternalPurpose1Cod e and or additional	HLRP							currer to be CHAP	currently sche to be passed o	currently scheduled to be passed onto the CHAPS scheme until	currently scheduled to be passed onto the CHAPS scheme until	currently scheduled to be passed onto the CHAPS scheme until
			e and of additional codes provided by Barclays\Bank of England.		A File	A B	A B C File Client Id Remitte Identifier Sort	A B C D File Client Id Remitter Account	File Client Id Remitter Remitter Currency Identifier Sort Account	A B C D E F File Client Id Remitter Remitter Currency Payment Identifier Sort Account Amount	A B C D E F G File Client Id Remitter Remitter Currency Payment Initiation Identifier Sort Account Amount Date	A B C D E F G H File Client Id Remitter Remitter Currency Payment Initiation Template Identifier Sort Account Amount Date Name	A B C D E F G H I File Client Id Remitter Remitter Currency Payment Initiation Template Customer Identifier Sort Account Account Date Name Reference	A B C D E F G H I J File Client Id Remitter Remitter Currency Payment Initiation Template Customer Payment Identifier Sort Account Amount Date Name Reference Reference	A B C D E F G H I J K File Client Id Remitter Remitter Currency Payment Initiation Template Customer Payment Payment Name Reference Reference Details
			This indicates the underlying reason for the payment. The BoE has advised this will be mandatory from Nov 2024* where the		в 8.5.				B SOUTHSTEVE.123456 221111 10003042 GBP	B SOUTHSTEVE.123456 221111 10003042 GBP 50.52	B SOUTHSTEVE.123456 221111 10003042 GBP 50.52 12-12-2023	B SOUTHSTEVE.123456 221111 10003042 GBP 50.52 12-12-2023 CHAPS_TE	B SOUTHSTEVE.123456 221111 10003042 GBP 50.52 12-12-2023 CHAPS_TE drNarr1	B SOUTHSTEVE.123456 221111 10003042 GBP 50.52 12-12-2023 CHAPS_TE drNarr1	B SOUTHSTEVE.123456 221111 10003042 GBP 50.52 12-12-2023 CHAPS_TE drNarr1 crnarr

Field	Optional = O Mandatory = M Not Applicable = NA	Comments	Example Data		Field	Optional = O Mandatory = M Not Applicable = NA	Comments	Example Data
1 File Identif	M ìer	Populate with B for Beneficiary	В				currency e.g., GBP, EUR.	
2 Client	ID M	Template. This your 17 characters Client ID. The first 10	This your 17SOUTHSTEVE.12characters Client3456ID.The first 10characters arealpha only.The 11thcharacter is a fullstop.The remaining 6characters areState of the state of	6	Amount	Μ	Transaction amount with format (###.##) for example 20.25, or 20.00	45.42
		characters are alpha only. The 11 th character is a full		7	Initiation Date	М	Transfer date with format DD- MM-YYYY for example 26-03- 2020	26-10-2023
		stop. The remaining 6 characters are numeric only.			Template Name	М	ID existing Template to be used. Templates define	FPS_TEMP
3 Remit Sort C		6 numeric. No spaces or	221111			the Beneficiary Account Details.		
		hyphens. The sorting code of the virtual			Customer Reference	М	140 alphanumeric max., for FPS.	OUR REF ABC
		account being debited.		10	Payment Reference	0	Optional for FPS. 18 alphanumeric	ROL12345678
4 Remit Accou Numb	nt	8 numeric. No spaces or hyphens. The virtual	10003042				max. Used for Building Society Roll Number etc.	
		account number of the virtual account being debited.		11	Details	М	140 alphanumeric max., for FPS.	RE INVOICE XY
5 Currei	ncy M	3-character payment	GBP	12	Purpose Code	NA	Not applicable for FPS.	

8.6. Example FPS Template File

Α	В	С	D	E	F	G	н	1	J	К	L
File	Client Id	Remitter	Remitter	Currency	Payment	Initiation	Template Name	Customer	Payment	Payment	Purpose
Identifier		Sort Code	Account Number		Amount	Date		Reference	Reference	Details	Code
В	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.

You can get this in Braille, large print or audio. For more information, please contact your local Barclays representative or visit barclayscorporate.com/alternativeformats

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