BARCLAYS

Barclays iPortal Import Payments Guide
Importing MT103 format – Currency/International and US Domestic Payments

Contents

Introduction

You can now import SWIFT MT103 file format for your US domiciled accounts via Barclays iPortal. This guide has been designed to assist you with the required structure and order of the various items of data in the file and the types of characters which are permitted. If a file does not precisely match the structure set out in the chosen format it may be rejected when imported.

Before initiating any payment from iPortal please always consider the below:

- Please refer to the Cut Off Times Guide PDF when processing payments.

- For specific country and currency guidance, please refer to Barclays Global Payments Guide.

- System Administrators will need to ensure users have Payment Role Profile(s) assigned in Barclays iPortal. This will grant users access to the 'View and Manage Payments' and 'Make a Payment' menu links.

- System Administrators will need to ensure necessary payment approval workflows have been assigned.

- System Administrators will need to ensure users have necessary role profiles assigned to grant users required account access and permission to import MT103 files.

MT103 File format characteristics – Currency/International and US Domestic Payments

The following table displays the tag, name and formatting requirements for each field in an MT103 file. Please note the following file characteristics:

- The MT103 file contains tagged fields.
- Every tag will start with a ":NNa:" where 'NN' stands for the tag number and 'a' (which can be null or an alpha character, e.g. :72: or :57A:) will help in determining the format of the tag. The alpha character following the numeric in the tag can be in either upper or lower case. If the alpha character following the numeric is in lower case, iPortal will convert the same to upper case.
- A few tags can have information through more than one line. Each of these tags will have multiple lines terminated by a Carriage Return Line Feed (CRLF).
- A payment will be terminated by a line starting with a dash ('-') followed by a CRLF.

Field	Name	C/IP	D	Format	Comments
:20:	Transaction reference	M	M	Alphanumeric (max 16 characters)	
:13C:	Time indication	O	O	Ignored by Barclays if present	
:23B:	Bank operation code	O	O	Ignored by Barclays if present	
:23E:	Instruction code	O	O	Alphanumeric (max 35 characters) – Record 23E can appear several times to accommodate more than one code	
:26T:	Transaction type code	O	O	Alphanumeric (max 3 characters)	
:32A	Value date	M	M	Numeric (6 characters) YYMMDD	Value dates should not be greater than 30 days ahead of file submission date. Payments with value dates exceeding 30 days will fall to repair.
:32A	Currency code	M	M	Alpha (3 characters)	
:32A	Payment amount	M	M	Numeric (max 12 characters followed comma followed by max 3 decimal places)	Decimal comma separator must always be present, even if there are no decimals in the specified currency
:33B:	Currency/Instruction amount	O	O	Ignored by Barclays if present	
:36:	Exchange rate	O	O	Ignored by Barclays if present	
:50a:	Debit account	C	C	Line 1 Account number (max 48 characters) Line 2 Identifier code (8 or 11 character SWIFTBIC)	Tag 50a must use option 50A only. Field 53A can also be used as the debit account. At least one of them must be populated. US Debit Account numbers must be specified in the below format. Any other format will result in a formatting error and the transaction cannot be processed further: :50A:/<Account number> BARCUS33 If both F50 and 53 are present, the account number will be taken as the value in F50.
:51a:	Sending institution	O	O	Ignored by Barclays if present	

Field	Name	C/IP	D	Format	Comments
:52a:	Ordering institution	O	O	Ignored by Barclays if present	
:53A:	Sender's correspondent	C	C	Line 1 Account number (max 48 characters) Line 2 Identifier code (8 or 11 character SWIFTBIC)	Debit account unless field 50a is present, in which case 53A is ignored (see 50a). Only 53A is supported. US Debit Account numbers must be specified in the below format: :53A:/<Account number> BARCUS33 Any other format will result in a formatting error and the transaction cannot be processed further.
:54a:	Receiver's correspondent	O	O	Ignored by Barclays if present	
:55a:	Third reimbursement institution	O	O	Ignored by Barclays if present	
:56a:	Intermediary institution	O	O	Ignored by Barclays if present	
:57A:	Account with institution	M	M	Line 1: Beneficiary SWIFTBIC (8 or 11 character SWIFTBIC)	Tag 57a must use option 57A only. If 57B, 57C or 57D are used the payment will fall to repair. Format: :57A:BARCUS33 Do not include a forward slash **Please note:** SWIFTBICs that have 'XXX' as the last three characters are not accepted. Please remove the 'XXX' from any SWITBICs before attempting to include them within an import file.

Field	Name	C/IP	D	Format	Comments
:59a:	Beneficiary Account Number	M	M	Line 1 (Alphanumeric, max 34 characters)	Field 59 must be a no letter option
	Beneficiary name	M	M	Line 2 (Alphanumeric, max 35 characters)	Precede account number or IBAN with single forward slash (/).
	Beneficiary address 1	O	O	Line 3 (Alphanumeric, max 35 characters)	If providing details of a country in line 3, you must supply the ISO country code.
	Beneficiary address 2	O	O	Line 4 (Alphanumeric, max 35 characters)	format:
	Beneficiary address 3	O	O	Line 5 (Alphanumeric, max 35 characters)	:59:/<IBAN> or <Account number> <Beneficiary name>
:70:	Remittance information	C	C	Alphanumeric (up to 4 lines of max 35 characters)	
:71A:	Charging instructions	M	M	Alphanumeric (4 characters)	:71A: OUR, BEN or SHA
:71F:	Sender's charges	O	O	Ignored by Barclays if present	
:71G:	Receiver's charges	O	O	Ignored by Barclays if present	

Field	Name	C/IP	D	Format	Comments
:72:	Payment instructions	O	O	Alphanumeric (up to 6 lines of max 35 characters)	For Currency/International Payments use one of the following formats to provide additional information for the receiver: Example 1: /CODE/description (up to 30 characters) Example 2: /CODE/description (up to 30 characters) 　　　　　　//description (up to 33 characters) Example 3: /CODE/description (up to 30 characters) 　　　　　　/CODE/description (up to 30 characters) Supported codes which can be included: /ACC/　　/INT/

Field	Name	C/IP	D	Format	Comments

:77B	Regulatory reporting	O	O	Alphanumeric (max 35 characters)	There are three valid formats for this field: Format 1: Up to 3 lines of 35 characters
					
					Example:
					:77B:Free format line 1
					Free format line 2
					Free format line 3
					
					Format 2: Codeword, country code and additional information
					Example 1:
					:77B:/BENEFRES/US//free format text
					Example 2:
					:77B:/ORDERRES/RU//free format text
					
					Format 3: Codeword, country code and additional information with up to 2 continuation lines
					
					Example 1:
					:77B:/BENEFRES/US//free format text 1
					//free format text 2
					//free format text 3
					
					Example 2:
					:77B:/ORDERRES/RU//free format text 1
					//free format text 2
					//free format text 3
					
					For US Domestic payments, F77 is ignored if present

:77T:	Envelope contents	O	O	Ignored by Barclays if present	
-	End of record marker	M	M		

SWIFT payment character set

A through Z (both upper case and lower case supported)
0 through 9
The following symbols / − ? : ( ) . , ' + Space

Please note: during the import process any payments that include characters that do not comply with the SWIFT character set will be rejected.

Key	
M	Mandatory
O	Optional
C	Conditional (dependent on data entered in other fields)
C/IP	Currency/International Payment
D	US Domestic Wire Payment

Key	
OUR	Debit party pays all charges (Barclays cannot guarantee this due to some market practices)
BEN	Beneficiary pays all charges
SHA	Shared charges – debit party pays Barclays (or debit account holding bank) charges and beneficiary pays all other charges including the USD cover charge. A USD cover charge can be levied for USD payments where the beneficiary bank is located outside of the US.

Example of acceptable file structure

Currency/International payment
:20:payment1
:32A:230109USD123,17
:50A:/ 123456789
BARCUS33
:57A:BARCDEFF
:59:/DE123456577654
Beneficiary Name
Address Line 1
Address Line 2
US
:70:INVOICE001
:71A:BEN
-

US Domestic payment
:20:payment1
:32A:230109USD123,17
:50A:/123456789
BARCUS33
:57A:CITIUS33
:59:/123456789
Beneficiary Name
Address Line 1
Address Line 2
US
:70:INVOICE001
:71A:BEN
:72: /ACC/description
-

System Validation Messages and Recommended Action

The following table contains a list of messages that could be encountered after importing a file in iPortal and guidance on the recommended action:

Message	Recommended Action
Sorry, there's been a problem Error(s): We couldn't determine the file type or it doesn't contain any valid records. Please upload a different file	Please review the import file and ensure the file structure and data comply with the requirements on pages 2-6.
Sorry, there's been a problem We couldn't process this file as it's a duplicate of a file that's previously been uploaded. Please upload a different file	Please review the contents of the file. The attempted import has been identified as being identical to a previous file import.
Sorry, there's been a problem Error(s): Number of transactions exceeds the maximum limit allowed	Please ensure the file does not exceed 1,000 records.
Sorry, there's been a problem The file could not be processed. Please try again and if the problem persists contact your servicing team	Please try again and if the problem persists contact your servicing team.
Sorry, there's been a problem We couldn't process "Filename" because the file is too large, please upload a .TXT file less than 4MB	Please review the import file and ensure it does not exceed 4MB.
Sorry, there's been a problem We couldn't process Invalid File Format "X" because it wasn't the right type of document. Please upload a .TXT file	Please review the import file. Only .TXT files are supported.
There are payments with errors: Your file has not been processed. Please check the formatting of each field in conjunction with the Barclays iPortal Import Payments Guide and re-upload. If you still require further assistance, please contact your Servicing Team	To identify payments with formatting errors, please compare the list of transactions in the table on screen against the import file. Any missing transactions on screen that are in the file need to be checked against the SWIFT standards. Please ensure the formatting complies with the requirements on pages 2-6.
There are payments with errors: There are payments with validation errors. These payments will be sent to repair once the file is submitted. Please see the table below for more details	Please review the on screen table, invalid transactions have a Repair required status when viewed in View and Manage Transactions.

Uploading a file – navigation steps

1. Log in to iPortal

2. From the top menu click Payments and select Make a payment, this navigates to a page titled 'Payments Choose a payment service'

3. Click the Upload a file button, this navigates to a page titled 'Upload your file'

4. Select a file format from the drop down menu

5. Either drag and drop your upload file as displayed on screen or click the Browse button and select a file. Once a file has been selected the upload status will be displayed on screen. After the file has been uploaded click the Continue button, this navigates to a page titled 'Review and submit your payment file'

6. Review the payment details on screen and select the appropriate navigation button following your review

Frequently Asked Questions (FAQs)

Please see the below list of frequently asked questions and recommended actions:

Question	Recommended Action
1. I do not have the 'Make a Payment' menu link – what should I do?	Please contact your System Administrator to review your assigned entitlements
2. I am on the Make a Payment screen and do not have the 'Upload a file' button – what should I do?	Please contact your System Administrator to review your assigned entitlements
3. I am trying to upload a file and am unable to select a file format on the drop down – what should I do?	Please contact your System Administrator to review your assigned entitlements
4. I am a System Administrator and require support reviewing a user's role profile entitlements, what should I do?	Please contact your Client Servicing team. Contact information is available on the Contact Us section of the Digital Channels Help Centre
5. When importing there were transactions with an invalid status, how do I repair transactions that had an "invalid" status?	On the View and Manage Payments screen, invalid imported transactions have a status of Repair Required. Clicking a Transaction Ref link displays the payment details and contains a Repair button. Selecting Repair you can complete the repair journey.
6. After importing where can I view the status of the transactions?	After importing an MT103 file the transactions are split into individual payments. The status of imported transactions is displayed on the View and Manage Transactions screen. We strongly recommend making a note of the import ID when submitting your import. On the View and Manage Payments screen you can filter the results by import ID. To do this clicking Filter, select Import ID as the secondary filter criteria and input the import ID.
7. When viewing my transactions, the status of a Currency/International payment is showing as draft, what should I do?	Draft status is displayed due to lack of entitlements to a payment type. Please contact your System Administrator to review your assigned entitlements. To submit an International Payment in Draft status, select Barclays.Net link (top right of navigation bar)> Payments> Manage Payments> Edit/Repair/Submit> locate the payment in the worklist and click BX Transaction Reference number link.
8. When viewing my transactions, the status of a US Domestic Wire Payment is showing as draft, what should I do?	US Domestic Wire Payments with a Draft status currently cannot be submitted. US Domestic payments in draft status need to be resubmitted.
9. What will happen if my import file has letter options 57B, 57C or 57D for field 57?	If an import file has letter options 57B, 57C or 57D your payment(s) will fall to repair. Please see recommended action for question 5 to repair payment.

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