SWIFT MT940 EXPORT GUIDE

Downloading Data Exports in Commercial Banking Online

LLOYDS BANK

Overview

The **SWIFT MT940 Data Export File** in Commercial Banking Online follows the standard template for **SWIFT940 bank statements**.

It replaces the **SWIFT MT940 download** available from LloydsLink Online and is available for yesterday's transaction or for transactions across your chosen date range (today's statement is not supported on Commercial Banking Online).

This guide outlines the key changes from LloydsLink Online and file specification information for the new Commercial Banking Online file.

> ⓘ Important Information
>
> Please use this information as the specification document to make changes required to your local processes, to avoid any problems in reconciliation after your move to Commercial Banking Online.

How to download the SWIFT MT940 Export

The **SWIFT MT940 Export** is available from the **Download Data Export** screen in Commercial Banking Online.

Select the **Export Type SWIFT MT940** and set the required date and account parameters for your export.

Further guidance is available from the **Commercial Banking Online Support Centre**

Using the SWIFT MT940 Export

We recommend you use the **SWIFT MT940 Export** if you need to use transaction and balance data to complete reconciliations and other finance processes.

If you need to view advices, create reports to view within Commercial Banking Online or export reports in a similar format to a traditional bank statement you should use the **Reports** section in Commercial Banking Online.

Guidance on the available reports is available on the **Commercial Banking Online Support Centre**

SWIFT MT940 Export File Structure

The structure of the **SWIFT MT940 Export File** will be different in Commercial Banking Online in terms of the formatting and content of each tag. The tags included and numeric codes identifying these tags will remain the same as in the **Export File** from LloydsLink Online.

SWIFT940 Tag Structure:

The table below shows the definition for each record tag. Mandatory tags will be included for every statement section. Optional tags will appear based on the transactions included on the statement.

Tag	Tag Name	Mandatory (M) / Optional (O)
20	Transaction reference number	M
25	Account identification	O
28C	Statement number / Sequence number	M
60(F/M)	Opening balance	M
61	Statement line	O
86	Transaction detail	O
62(F/M)	Closing balance	M
64	Closing available balance	O

The image shows a sample of the **SWIFT MT940 Export** from Commercial Banking Online.

Day 1: 01-Mar-18
Section for Account 1 with all transactions for Day 1

```
:20:0362018133342715
:25:111222-44445555
:28C:1851/1
:60F:C180220GBP6,55
:61:180220C1,21INTRFSOCTESTPILO//BENEFICIARY REFE
CHAPS or International Payment
:86:F/FLOW SOCTESTPILOBENEFICIARY REFERENCE LINE 1
:62M:C180222GBP6,21
```

Section for Account 2 with all transactions for Day 1

```
:20:0362018133342192
:25:333444-66667777
:28C:1851/1
:60F:C180220GBP0,7
:62F:C180305GBP0,7
:64:C180305GBP0,7
```

Day 2: 23-Feb-18
Section for Account 2 and all transactions it has on Day 2 (in this case no transaction booked to the account)

```
:20:0223201815433821
:25:333444-66667777
:28C:1851/1
:60F:C180220GBP0,13
:61:180220C0,32NTRFFROM A C
Account Credit
:86:FROM A/C   12345678  301010  TRNID00000000012-6TRNIDDATE20180220
:62F:C180305GBP0,6
:64:C180305GBP0,6
```

SWIFT MT940 Tag Content Changes

See how the content in each of the **SWIFT940 tags** differs from LloydsLink Online in the tables below.

Tag code 20: Transaction Reference Number

The format of the **Date** in Commercial Banking Online changes to MM(D)YYYY.
A leading zero is not included for the day of the month.

LloydsLink Online		Commercial Banking Online	
Example	:20:2018030616521	Example	:20:0362018133342715
Content	Posting Date & Auto Generated Reference Number	Content	Posting Date & Auto Generated Reference Number
Format	YYYYMMDD & Auto Generated Reference	Format	YYYYMMDD & Auto Generated Reference

Tag code 25: Account Detail

Three versions of the **SWIFT MT940 Export** are available on LloydsLink Online, with the only difference being **tag 25**.
In Commercial Banking Online there is only one version of the **SWIFT MT940 File** available.

The **Account Sort Code** and **Account Number** provided in Commercial Banking Online is in format SSSSSS-AAAAAAAA
(15 characters including the separating hyphen), where 'S' represents the Sort Code and 'A' the Account Number.

LloydsLink Online – Standard		Commercial Banking Online	
Example	:25:00123456/12345678	Example	:25:123456-12345678
Content	Sort Code & Account Number	Content	Sort Code & Account Number
Format	00SSSSSS/AAAAAAAA	Format	SSSSSS-AAAAAAAA
LloydsLink Online – Version 2			
Example	:25:123456/12345678		
Content	Sort Code & Account Number		
Format	SSSSSS/AAAAAAAA		
LloydsLink Online – Standard			
Example	:25:12345678		
Content	Account Number		
Format	AAAAAAAA		

Tag code 28C: Statement Sequence Number

Commercial Banking Online includes an additional two digits at the beginning of the string which represent
the **Statement Year** (YY).

LloydsLink Online – Standard		Commercial Banking Online	
Example	:28C:51/1	Example	:28C:1851/1
Content	Statement Sequence Number	Content	Year & Statement Sequence Number
Format	NN/N	Format	YYNN/N

Tag code 60F(M): Opening Balance

The content for the Commercial Banking Online **60F** and **60M** tags do not change from LloydsLink Online.

LloydsLink Online – Standard		Commercial Banking Online	
Example	:60F:C180220GBP16,00	Example	:60F:C180220GBP16,00
Content	Debit / Credit Indicator & Balance Date & Currency & Balance Amount	Content	Debit / Credit Indicator & Balance Date & Currency & Balance Amount
Format	DYYMMDDCCCNN,NN Or DYYMMDDCCCNN,NN	Format	DYYMMDDCCCNN,NN Or DYYMMDDCCCNN,NN

Tag code 61 & Tag Code 86: Statement Line & Transaction Detail

Detail of these changes for these **tags** can be found in the **Transaction Detail** section.

Tag code 62F(M): Closing Balance

The content for the Commercial Banking Online **60F** and **60M tags** do not change from LloydsLink Online.

LloydsLink Online – Standard		Commercial Banking Online	
Example	:62F:C180220GBP16,00	Example	:62F:C180220GBP16,00
Content	Debit / Credit Indicator & Balance Date & Currency & Balance Amount	Content	Debit / Credit Indicator & Balance Date & Currency & Balance Amount
Format	DYYMMDDCCCNN,NN Or DYYMMDDCCCNN,NN	Format	DYYMMDDCCCNN,NN Or DYYMMDDCCCNN,NN

Tag code 64: Closing Balance

The content for the Commercial Banking Online **64 tag** does not change from LloydsLink Online.

LloydsLink Online – Standard		Commercial Banking Online	
Example	:64:C180220GBP16,00	Example	:64:C180220GBP16,00
Content	Debit / Credit Indicator & Balance Date & Currency & Balance Amount	Content	Debit / Credit Indicator & Balance Date & Currency & Balance Amount
Format	DYYMMDDCCCNN,NN Or DYYMMDDCCCNN,NN	Format	DYYMMDDCCCNN,NN Or DYYMMDDCCCNN,NN

Transaction Type Code Changes

In Commercial Banking Online a **SWIFT Transaction Type Code** is included within the **SWIFT940 Transaction Detail Tag 61**, found in **Sub-tag 6**. This is prefixed with an 'S', 'N' or 'F' to identify the type of the transaction. In addition to this, Commercial Banking Online also provides a **Transaction Type Sub-tag**.

In LloydsLink Online the **SWIFT Transaction Type Code** is set to 'MSC' (miscellaneous) for most transaction types. An additional **Transaction Code** is provided at the end of **Tag 61** to identify the transaction type.

See how the LloydsLink Online **Transaction Codes** map to the **Sub-tags** provided on Commercial Banking Online.

Transaction Type	LloydsLink Online SWIFT Transaction Type Code	LloydsLink Online additional Transaction Code	Commercial Banking Online SWIFT Transaction Type Code	Commercial Banking Online Transaction Type Sub-tag
Faster Payment – Dr	MSC	FPO	FPO	Faster Payment
Faster Payment – Cr	MSC	FPI	FPI	Faster Payment
CHAPS – Dr	MSC	F/FLOW	TRF	CHAPS Payment
CHAPS – Cr	MSC	TFR	TRF	CHAPS or International Payment
Bacs Single/Multiple – Dr	MSC	DD	DDT	Direct Debit or Bacs Payment
Bacs Single/Multiple – Cr	MSC	BGC	BGC	Bank Giro Credit
Inter-Account Transfer – Dr	MSC	-	TRF	Account Debit
Inter-Account Transfer – Cr	MSC	-	TRF	Account Credit
Euro & International MoneyMover – Dr	MSC	-	MSC	Miscellaneous
Euro & International MoneyMover – Cr	MSC	TFR	TRF	CHAPS or International Payment
Cheque – Dr	CHK	-	CHK	Cheque
Cheque – Cr	CHK	-	CHK	Cheque
Card Transaction – Dr	MSC	-	MSC	Card Transaction
Bank Giro Credit – Cr	MSC	-	ADV	Counter Deposit
ATM Withdrawal – Dr	MSC	-	MSC	ATM Withdrawal
Counter Withdrawal – Dr	MSC	-	TRF	Counter Withdrawal
Counter Deposit – Cr	MSC	-	ADV	Counter Deposit
Standing Order (Paid) – Dr	STO	-	STO	Standing Order Paid
Standing Order (Received) – Cr	STO	-	STO	Standing Order

Transaction Detail Changes

The following pages include descriptions for the **Transaction Detail Tags** in the Commercial Banking Online **SWIFT MT940 Export**.

Payment Category	Payment Type	Debit or Credit	Page Number
Domestic Payments	Faster Payment	Dr	9
	Faster Payment	Cr	11
	CHAPS	Dr	13
	CHAPS	Cr	15
	BACS Single	Dr	17
	BACS Multiple	Dr	19
	BACS	Cr	21
	Inter-Account Transfer	Dr	23
	Inter-Account Transfer	Cr	25
International Payments	Euro & International MoneyMover	Dr	27
	Euro & International MoneyMover	See CHAPS credits	
Non-channel Transactions	Cheque	Dr	29
	Cheque	Cr	31
	Card Transaction	Dr	33
	Bank Giro Credit	Cr	35
	ATM Withdrawal	Dr	37
	Counter Withdrawal	Dr	39
	ATM/Counter Deposit	Cr	41
	Standing Order (Paid)	Dr	43
	Standing Order (Received)	Cr	45

Transaction Narrative Changes

Payment Type	Faster Payments
Debit or Credit to the Account	Dr

Tag code 61

Key Differences

The Commercial Banking Online **61 tag** contains detail of each transaction on your accounts. For **Faster Payment debits** these tags change on Commercial Banking Online in the following ways:

Sub-tags provided	■ Commercial Banking Online does not include the Entry Date and Transaction Code sub-tags available in LloydsLink Online. ■ LloydsLink Online includes the Beneficiary Name sub-tag, which is only available in the 86 tag in Commercial Banking Online. ■ Commercial Banking Online includes the Unique Faster Payment ID sub-tag, which is only available in the 86 tag in LloydsLink Online. ■ Commercial Banking Online includes the Transaction Type sub-tag on a second line.
Transaction Type code	**LloydsLink Online:** Transaction Type Code is 'MSC' (code 'FPO' is provided in the Transaction Code sub-tag at the end of the tag). **Commercial Banking Online:** Transaction Type Code is 'FPO'.

Tag Specification:

LloydsLink Online Example:

:61:1803160316D0,10MSCNONREF BENEFICIARY NAME   FPO

Commercial Banking Online Example:

:61:180313D0,01NFPOBEREFERENCE35 //3000000003473348 Faster Payment

Sub Tag	Content	Max Char	Format	Sub Tag	Content	Max Char	Format
1	Posting Date	6	YYMMDD	1	Value Date	6	YYMMDD
2	Entry Date	4	MMDD	2	Indicator for debit transaction	1	'D'
3	Indicator for debit transaction	1	'D'	3	Transaction amount including a comma as the decimal separator	8	N,NN
4	Transaction amount including a comma as the decimal separator	8	N,NN	4	Transaction Type code prefix	1	'S' or 'N' or 'F'
5	Transaction Type code prefix	1	'S' or 'N' or 'F'	5	SWIFT Transaction Type Code	3	'FPO'
6	SWIFT Transaction Type Code	3	'MSC'	6	Payment Reference	16	Free text – variable length
7	Payment Reference	16	Free text – variable length	7	Unique Faster Payment ID	18	Numeric – fixed length
8	Beneficiary ame	18	Free text – variable length				
9	Transaction code	3	'FPO'				
New Line							
No second line				8	Transaction Type	13	'Faster Payment'

Tag code 86

Key Differences

The Commercial Banking Online **86 tag** contains detail of each transaction on your accounts. For **Faster Payment debits** these tags change on Commercial Banking Online in the following ways:

Sub-tags provided	▪ Commercial Banking Online does not include the 3-digit Transaction Type Code sub-tag available at the beginning of 86 tag in LloydsLink Online. ▪ Commercial Banking Online includes the TRNID, TRNIDDATE and ADVREF sub-tags, which are not available in LloydsLink Online.

Tag Specification:

LloydsLink Online Example:					Commercial Banking Online Example:				
:86:999300000000348142525 PAR REF EXAMPLE 123456 10 16MAR18 09:28					:86:BENAME35FP 300000000347334857BEREFERENCE35 123456 10 13MAR18 0647 TRNID00000000020- 5TRNIDDATE20180313ADVREF 3000000003473348571018072GBP123456D				
Sub Tag	Content	Start Char	Max Char	Format	Sub Tag	Content	Start Char	Max Char	Format
1	Transaction Type	1	3	'999'	1	Beneficiary Name	1	18	Free text – variable length
2	Unique Faster Payment ID	4	18	Numeric – fixed length	2	Unique Faster Payment ID	19	18	Numeric – fixed length
3	Payment Reference	69	18	Free text – variable length	3	Remitter sort code	55	6	SSSSSS
4	Remitter Sort Code	134	6	SSSSSS	4	IFP Transaction code	62	2	Numeric – fixed length
5	IFP Transaction Code	145	2	Numeric – fixed length	5	Value date and timestamp	69	12	DDMMMYY HHMM
6	Value Date & Timestamp	199	13	DDMMMYY HH:MM	6	TRNID	86	23	"TRNID" + variable length
					7	TRNIDDATE	After TRNID	17	"TRNIDDATE" + YYYYMMDD
					8	ADVREF (unique faster payment ID + numeric series + 3 letters ISO currency code + remitter sort code + debit indicator)	After TRNID DATE	42	"ADVREF" + variable length

Transaction Narrative Changes

Payment Type	Faster Payments
Debit or Credit to the Account	Cr

Tag code 61

Key Differences

The Commercial Banking Online **61 tag** contains detail of each transaction on your accounts. For **Faster Payment credits** these tags change on Commercial Banking Online in the following ways:

Sub-tags provided	- Commercial Banking Online does not have the Entry Date and Transaction Code sub-tags available in LloydsLink Online. - LloydsLink Online has the Payment Reference sub-tag, which is only available in the 86 tag in Commercial Banking Online. - Commercial Banking Online has the Unique Faster Payment ID sub-tag, which is only available in the 86 tag in LloydsLink Online. - Commercial Banking Online includes the Transaction Type sub-tag on a second line.
Transaction Type code	**LloydsLink Online:** Transaction Type Code is 'MSC' (code 'FPI' is provided in the Transaction Code sub-tag at the end of the tag). **Commercial Banking Online:** Transaction Type Code is 'FPI'.

Tag Specification:

LloydsLink Online Example:

:61:1802200220C0,21NMSCNONREF SOCTESTPILOTR1GR46 FPI

Commercial Banking Online Example:

:61:180313C0,45NFPIDEBITACNAMETRIAL//1000000003420504 Faster Payment

Sub Tag	Content	Max Char	Format	Sub Tag	Content	Max Char	Format
1	Posting Date	6	YYMMDD	1	Value Date	6	YYMMDD
2	Entry Date	4	MMDD	2	Indicator for credit transaction	1	'C'
3	Indicator for credit transaction	1	'C'	3	Transaction amount including a comma as the decimal separator	15	N,NN
4	Transaction amount including a comma as the decimal separator	8	N,NN	4	Transaction Type code	1	'S' or 'N' or 'F'
5	Transaction Type code prefix	1	'S' or 'N' or 'F'	5	SWIFT Transaction Type Code	3	'FPI'
6	SWIFT Transaction Type Code	3	'MSC'	6	Reference for Account Owner	16	Free text – variable length
7	Payment Reference	16	Free text – variable length	7	Reference of the Account Servicing Institution	16	Numeric – fixed length
8	Debit account name	18	Free text – variable length				
9	Transaction code	3	'FPI'				
New Line							
No second line				8	Transaction Type	13	'Faster Payment'

Tag code 86

Key Differences

The Commercial Banking Online **86 tag** contains detail of each transaction on your accounts. For **Faster Payment credits** these tags change on Commercial Banking Online in the following ways:

Sub-tags provided	■ Commercial Banking Online does not include the 3-digit Transaction Type Code sub-tag available at the beginning of 86 tag in LloydsLink Online. ■ Commercial Banking Online includes the TRNID, TRNIDDATE and ADVREF sub-tags, which are not available in LloydsLink Online.

Tag Specification:

LloydsLink Online
Example:

:86:999FASTERPAYMENTSCBOX   20
0000000336491357   301775 10
20FEB18 10:34

Commercial Banking Online
Example:

:86:DEBITACNAMETRIALGRPAYMENT REF FPS
X10000000034205045812345610   13MAR18 0804
TRNID00000000020-16TRNIDDATE20180313ADVREF10000000034
20504581018072GBP123456C

Sub Tag	Content	Start Char	Max Char	Format	Sub Tag	Content	Start Char	Max Char	Format
1	Transaction Type	1	3	'999'	1	Debit Account Name	1	18	Free text – variable length
2	Unique Faster Payment ID	4	18	Numeric – fixed length	2	Payment Reference	19	18	Free text – variable length
3	Payment Reference	69	18	Free text – variable length	3	Unique Faster Payment ID	27	18	Numeric – fixed length
4	Remitter Sort Code	134	6	SSSSSS	4	Remitter sort code	55	6	SSSSSS
5	IFP Transaction Code	144	2	Numeric – fixed length	5	IFP Transaction code	62	2	Numeric – fixed length
6	Value Date & Timestamp	199	13	DDMMMYY HH:MM	6	Value date and timestamp	69	12	DDMMMYY HHMM
					7	TRNID	86	23	"TRNID" + variable length
					8	TRNIDDATE	After TRNID	17	"TRNIDDATE" + YYYYMMDD
					9	ADVREF (unique faster payment ID + numeric series + 3 letters ISO currency code + remitter sort code + debit indicator)	After TRNID DATE	42	"ADVREF" + variable length

Transaction Narrative Changes

Payment Type	CHAPS Payments
Debit or Credit to the Account	**Dr**

Tag code 61

Key Differences

The Commercial Banking Online **61 tag** contains detail of each transaction on your accounts. For **CHAPS debits** these tags change on Commercial Banking Online in the following ways:

Sub-tags provided	▪ Commercial Banking Online does not have the Entry Date and Transaction Code sub-tags available in LloydsLink Online. ▪ LloydsLink Online has the Beneficiary Name sub-tag, which is only available in the 86 tag in Commercial Banking Online. ▪ Commercial Banking Online includes an auto-generated transaction ID sub-tag, in addition to the Payment Reference sub-tag which is only populated in the 86 tag on LloydsLink Online. ▪ LloydsLink Online includes test F/FLOW at the end of the tag, which is only available in the 86 tag in Commercial Banking Online. ▪ Commercial Banking Online includes the Transaction Type sub-tag on a second line.
Transaction Type code	**LloydsLink Online:** Transaction Type Code is 'MSC'. **Commercial Banking Online:** Transaction Type Code is 'TRF'.

Tag Specification:

LloydsLink Online
Example:

:61:1804120412D1,32NMSCNONREF BENEFNAMEFIELDX   F/FLOW

Sub Tag	Content	Max Char	Format
1	Value Date	6	YYMMDD
2	Entry Date	4	MMDD
3	Indicator for debit transaction	1	'D'
4	Transaction amount including a comma as the decimal separator	8	N,NN
5	Transaction Type code prefix	1	'S' or 'N' or 'F'
6	SWIFT Transaction Type Code	3	'MSC'
7	Payment Reference	16	Free text – variable length
8	Beneficiary name	18	Free text – variable length
9	Transaction code	6	"F/FLOW"

Commercial Banking Online
Example:

:61:180417D1,59NTRFCBO ACC TEST MAX//1005959027
CHAPS Payment

Sub Tag	Content	Max Char	Format
1	Value Date	6	YYMMDD
2	Indicator for debit transaction	1	'D'
3	Transaction amount including a comma as the decimal separator	15	N,NN
4	Transaction Type code	1	'S' or 'N' or 'F'
5	SWIFT transaction code	3	'TRF'
6	Payment reference	18	
7	"//"	2	'//' + numeric – mixed length
8	Auto-generated transaction ID	10	Numeric – fixed length

New Line							
No second line			9	Transaction Type	14	'CHAPS Payment'

Tag code 86

Key Differences

The Commercial Banking Online **86 tag** contains detail of each transaction on your accounts. For **CHAPS debits** these tags change on Commercial Banking Online in the following ways:

Sub-tags provided	■ Commercial Banking Online does not have the 3-digit Transaction Type Code sub-tag available at the beginning of 86 tag in LloydsLink Online. ■ Commercial Banking Online includes the TRNID, TRNIDDATE and ADVREF sub-tags, which are not available in LloydsLink Online. ■ Commercial Banking Online contains 18 characters for the Payment Reference and 18 characters for the automatically generated Payment ID. LloydsLink Online has 36 characters for the Payment Reference.

Tag Specification:

LloydsLink Online
Example:

:86:999PAY REF 16X

Sub Tag	Content	Start Char	Max Char	Format
1	Transaction Type	1	3	'999'
2	Payment Reference	4	36	Free text – variable length

Commercial Banking Online
Example:

:86:BENE NAME T F/FLOWCBO ACC TEST MAX 1005959027 TRNID00000000026-8TRNIDDATE20180417ADVREF1005959027

Sub Tag	Content	Start Char	Max Char	Format
1	Beneficiary Name	1	11	Free text – variable length
2	"F/FLOW"	12	6	'F/FLOW'
3	Payment reference	18	18	Free text – variable length
4	Auto-generated ID	36	10	Numeric – variable length
5	TRNID	55	23	"TRNID" + variable length
6	TRNIDDATE	After TRNID	17	"TRNIDDATE" + YYYYMMDD
7	"ADVREF" + Debit account reference + Auto-generated ID	After TRNID DATE	16	"ADVREF" + variable length

Transaction Narrative Changes

Payment Type	CHAPS Payments
Debit or Credit to the Account	**Cr**

Tag code 61

Key Differences

The Commercial Banking Online **61 tag** contains detail of each transaction on your accounts. For **CHAPS credits** these tags change on Commercial Banking Online in the following ways:

Sub-tags provided	▪ The position of the sub-tags within the tag changes between LloydsLink Online and Commercial Banking Online. ▪ Commercial Banking Online does not have the Entry Date and Beneficiary Reference sub-tags available in LloydsLink Online. ▪ Commercial Banking Online includes the Payment reference sub-tag, which is only available in the 86 tag in LloydsLink Online. ▪ Commercial Banking Online includes the Transaction Type sub-tag on a second line.
Transaction Type code	**LloydsLink Online:** Transaction Type Code is 'MSC'. (code 'TFR' is provided at the end of the string). **Commercial Banking Online:** Transaction Type Code is 'TRF'.

Tag Specification:

LloydsLink Online Example:				Commercial Banking Online Example:			
:61:1802200220C1,27NMSCNONREF F/FLOW SOCTESTPILO TFR				:61:180313C1,17NTRFDEBITACNAME//SAMPLE PAYMENT D CHAPS or International Payment			
Sub Tag	Content	Max Char	Format	Sub Tag	Content	Max Char	Format
1	Value Date	6	YYMMDD	1	Value Date	6	YYMMDD
2	Entry Date	4	MMDD	2	Indicator for credit transaction	1	'C'
3	Indicator for credit transaction	1	'C'	3	Transaction amount including a comma as the decimal separator	15	N,NN
4	Transaction amount including a comma as the decimal separator	15	N,NN	4	Transaction Type code	1	'S' or 'N' or 'F'
5	Transaction Type code prefix	1	'S' or 'N' or 'F'	5	SWIFT Transaction Identification code	3	'TRF'
6	SWIFT Transaction Type Code	3	"MSC"	6	Debit account name	11	Free text – variable length
7	Beneficiary Reference	18	Free text – variable length	7	"//"+ Payment Reference	16	'//' + Free text – variable length
8	"F/FLOW"	6	"F/FLOW"				
9	Debit account name	11	Free text – variable length				
10	Transaction code	3	'TRF'				
New Line							
No second line				8	Transaction Type	31	'CHAPS or International Payment'

Tag code 86

Key Differences

The Commercial Banking Online **86 tag** contains detail of each transaction on your accounts. For **CHAPS credits** these tags change on Commercial Banking Online in the following ways:

Sub-tags provided	▪ Commercial Banking Online does not have the 3-digit Transaction Type Code sub-tag available at the beginning of 86 tag in LloydsLink Online.
	▪ Commercial Banking Online includes the TRNID and TRNIDDATE and ADVREF sub-tags, which are not available in LloydsLink Online.

Tag Specification:

LloydsLink Online Example:					Commercial Banking Online Example:				
:86:999PAYMENT REF CHAPSX SAMPLE CHAPS PAYME					:86:F/FLOW DEBITACNAMESAMPLE PAYMENT DETAILS TEST TRNID000000 00020-11TRNIDDATE20180313ADVREF 123456123456781807200117 DEBITACNAME				
Sub Tag	Content	Start Char	Max Char	Format	Sub Tag	Content	Start Char	Max Char	Format
1	Transaction Type	1	3	'999'	1	F/FLOW	1	6	'F/FLOW'
2	Payment Reference	4	18	Free text – variable length	2	Debit account name	8	11	Free text – variable length
3	Payment Detail	69	18	Free text – variable length	3	Payment reference	18	36	Free text – variable length
					4	"TRNID"	55	23	"TRNID" + variable length
					5	"TRNIDDATE"	After TRNID	17	"TRNIDDATE" + YYYYMMDD
					6	"ADVREF" + Debit sort code + Debit account number + Auto Generated Numeric ID + Debit account name	After TRNID DATE	16	"ADVREF" + variable length

Transaction Narrative Changes

Payment Type	BACS Single
Debit or Credit to the Account	**Dr**

Tag code 61

Key Differences

The Commercial Banking Online **61 tag** contains detail of each transaction on your accounts. For **BACS Single debits** these tags change on Commercial Banking Online in the following ways:

Sub-tags provided	▪ Commercial Banking Online does not have the Entry Date and Transaction Code sub-tags available in LloydsLink Online. ▪ LloydsLink Online has the Beneficiary Name sub-tag, which is only available in the 86 tag in Commercial Banking Online. ▪ Commercial Banking Online includes the Transaction Type sub-tag on a second line.
Transaction Type code	**LloydsLink Online:** Transaction Type Code is 'MSC'. **Commercial Banking Online:** Transaction Type Code is 'DD'.

Tag Specification:

LloydsLink Online Example: :61:1803150315D0,48NMSCNONREF BENE ACC OWNER LOL DD				Commercial Banking Online Example: :61:180314D0,58NDDTTEST BENE REF CO Direct Debit or Bacs Payment			
Sub Tag	Content	Max Char	Format	Sub Tag	Content	Max Char	Format
1	Value Date	6	YYMMDD	1	Value Date (YYMMDD)	6	YYMMDD
2	Entry Date	4	MMDD	2	Indicator for debit transaction	1	'D'
3	Indicator for debit transaction	1	'D'	3	Transaction amount including a comma as the decimal separator	15	N,NN
4	Transaction amount including a comma as the decimal separator	15	N,NN	4	Transaction Type code	1	'S' or 'N' or 'F'
5	Transaction Type code prefix	1	'S' or 'N' or 'F'	5	SWIFT transaction code	3	'DDT'
6	SWIFT Transaction Type Code	3	"MSC"	6	Beneficiary reference	16	Free text – variable length
7	Beneficiary Reference	18	Free text – variable length				
8	Beneficiary account name	18	Free text – variable length				
9	Transaction code	2	'DD'				
New Line							
No second line				8	Transaction Type	28	"Direct Debit or Bacs Payment"

Tag code 86

Key Differences

The Commercial Banking Online **86 tag** contains detail of each transaction on your accounts. For **BACS Single debits** these tags change on Commercial Banking Online in the following ways:

Sub-tags provided	▪ Commercial Banking Online does not have the 3-digit Transaction Type Code sub-tag available at the beginning of 86 tag in LloydsLink Online. ▪ Commercial Banking Online includes the TRNID and TRNIDDATE sub-tags, which are not available in LloydsLink Online. ▪ LloydsLink Online does not include the Beneficiary Name which is only included in the 61 tag.

Tag Specification:

LloydsLink Online Example:					Commercial Banking Online Example:				
:86:999PAY REF SAMPLE LOX					:86:TEST BENE ACC NAMXTEST BENE REFERNCETRNID00000000020-20TRNIDDATE20180314				
Sub Tag	Content	Start Char	Max Char	Format	Sub Tag	Content	Start Char	Max Char	Format
1	Transaction Type	1	3	'999'	1	Beneficiary account name	1	18	Free text – variable length
2	Payment Reference	4	18	Free text – variable length	2	Payment reference	19	18	Free text – variable length
					3	"TRNID"	37	23	"TRNID" + variable length
					4	"TRNIDDATE"	After TRNID	17	"TRNIDDATE" + YYYYMMDD

Transaction Narrative Changes

Payment Type	BACS Multiple
Debit or Credit to the Account	**Dr**

Tag code 61

Key Differences

The Commercial Banking Online **61 tag** contains detail of each transaction on your accounts. For **BACS Multiple debits** these tags change on Commercial Banking Online in the following ways:

Sub-tags provided	▪ Commercial Banking Online does not have the Entry Date, Beneficiary Reference and Transaction Code sub-tags available in LloydsLink Online. ▪ LloydsLink Online includes the Beneficiary Name sub-tag, which is only available in the 86 tag in Commercial Banking Online. ▪ Commercial Banking Online includes the Transaction Type sub-tag on a second line.
Transaction Type code	**LloydsLink Online:** Transaction Type Code is 'MSC'. **Commercial Banking Online:** Transaction Type Code is 'DD'.

Tag Specification:

LloydsLink Online Example:				Commercial Banking Online Example:			
:61:1803150315D0,83NMSCNONREF PAYMENTS BAT 00037 DD				:61:180302D0,49NDDT1004959005 Direct Debit or Bacs Payment			
Sub Tag	Content	Max Char	Format	Sub Tag	Content	Max Char	Format
1	Value Date	6	YYMMDD	1	Value Date	6	YYMMDD
2	Entry Date	4	MMDD	2	Indicator for debit transaction	1	'D'
3	Indicator for debit transaction	1	'D'	3	Transaction amount including a comma as the decimal separator	15	N,NN
4	Transaction amount including a comma as the decimal separator	15	N,NN	4	Transaction Type code	1	'S' or 'N' or 'F'
5	Transaction Type code prefix	1	'S' or 'N' or 'F'	5	SWIFT transaction code	3	'DDT'
6	SWIFT Transaction Type Code	3	"MSC"	6	Auto generated ID	10	Free text – variable length
7	Beneficiary Reference	18	Free text – variable length				
8	Payment Batch Reference	18	"PAYMENTS BAT " + batch no (NNNN)				
9	Transaction code	2	'DD'				
New Line							
No second line				7	Transaction Type	28	"Direct Debit or Bacs Payment"

Tag code 86

Key Differences

The Commercial Banking Online **86 tag** contains detail of each transaction on your accounts. For **BACS Multiple debits** this tag changes on Commercial Banking Online in the following ways:

Sub-tags provided	▪ Commercial Banking Online does not have the 3-digit Transaction Type Code sub-tag available at the beginning of 86 tag in LloydsLink Online. ▪ In Commercial Banking Online, if a debit account reference for the payment is not populated the auto-generated ID for the payment will be repeated. ▪ Commercial Banking Online includes the TRNID and TRNIDDATE sub-tags, which are not available in LloydsLink Online.

Tag Specification:

LloydsLink Online Example:					Commercial Banking Online Example:				
:86:999PAYMENT REFERENCE					:86:1004959005 1004959005 TRNID00000000019-10TRNIDDATE20180302				
Sub Tag	Content	Start Char	Max Char	Format	Sub Tag	Content	Start Char	Max Char	Format
1	Transaction Type	1	3	'999'	1	Auto generated ID	1	18	Numeric – variable length
2	Payment Reference	4	18	Free text – variable length	2	Payment Reference / Auto generated ID	19	18	Free text – variable length
					3	"TRNID"	37	23	"TRNID" + variable length
					4	"TRNIDDATE"	After TRNID	17	"TRNIDDATE" + YYYYMMDD

Transaction Narrative Changes

Payment Type	BACS
Debit or Credit to the Account	Cr

Tag code 61

Key Differences

The Commercial Banking Online **61 tag** contains detail of each transaction on your accounts. For **BACS credits** this tag changes on Commercial Banking in the following ways:

Sub-tags provided	▪ Commercial Banking Online does not have the Entry Date, Beneficiary Reference and Transaction Code sub-tags available in LloydsLink Online. ▪ LloydsLink Online includes the Debit Account Name sub-tag, which is only available in the 86 tag in Commercial Banking Online. ▪ Commercial Banking Online includes the Transaction Type sub-tag on a second line.
Transaction Type code	**LloydsLink Online:** Transaction Type Code is 'MSC'. **Commercial Banking Online:** Transaction Type Code is 'BGC'.

Tag Specification:

LloydsLink Online Example:				Commercial Banking Online Example:			
:61:1802220222C0,30NMSCNONREF SOCTESTPILOTR1GR46 BGC				:61:180315C0,42NBGCPAYMENT REF BACS Bank Giro Credit			
Sub Tag	Content	Max Char	Format	Sub Tag	Content	Max Char	Format
1	Value Date	6	YYMMDD	1	Value Date	6	YYMMDD
2	Entry Date	4	MMDD	2	Indicator for credit transaction	1	'C'
3	Indicator for credit transaction	1	'C'	3	Transaction amount including a comma as the decimal separator	15	N,NN
4	Transaction amount including a comma as the decimal separator	15	N,NN	4	Transaction Type code	1	'S' or 'N' or 'F'
5	Transaction Type code prefix	1	'S' or 'N' or 'F'	5	SWIFT transaction code	3	'BGC'
6	SWIFT Transaction Type Code	3	"MSC"	6	Payment reference	16	Free text – variable length
7	Beneficiary Reference	18	Free text – variable length				
8	Debit account name	18	Free text – variable length				
9	Transaction code	2	'BGC'				
New Line							
No second line				8	Transaction Type	16	'Bank Giro Credit'

Tag code 86

Key Differences

The Commercial Banking Online **86 tag** contains detail of each transaction on your accounts. For **BACS credits** this tag changes on Commercial Banking Online in the following ways:

Sub-tags provided	▪ Commercial Banking Online does not have the 3-digit Transaction Type Code sub-tag available at the beginning of 86 tag in LloydsLink Online. ▪ Commercial Banking Online includes the Debit Account Name, TRNID and TRNIDDATE sub-tags, which are not available in LloydsLink Online.

Tag Specification:

LloydsLink Online Example:					Commercial Banking Online Example:				
:86:999PAYMENT REFBACSM					:86:DEBITACNAMETRIALGRBACS PAYMENT REF TRNID00000000021-23TRNIDDATE20180315				
Sub Tag	Content	Start Char	Max Char	Format	Sub Tag	Content	Start Char	Max Char	Format
1	Transaction Type	1	3	'999'	1	Debit Account Name	1	18	
2	Payment Reference	4	18	Free text – variable length	2	Payment reference	19	18	
					3	"TRNID"	37	23	"TRNID" + variable length
					4	"TRNIDDATE"	After TRNID	17	"TRNIDDATE" + YYYYMMDD

Transaction Narrative Changes

Payment Type	Inter-Account Transfer
Debit or Credit to the Account	**Dr**

Tag code 61

Key Differences

The Commercial Banking Online **61 tag** contains detail of each transaction on your accounts. For **Inter-Account Transfer debits** this tag changes on Commercial Banking Online in the following ways:

Sub-tags provided	▪ Commercial Banking Online does not have the Entry Date and Transaction Code sub-tags available in LloydsLink Online. ▪ LloydsLink Online includes the Beneficiary Account Name sub-tag, which is only available in the 86 tag in Commercial Banking Online. ▪ Commercial Banking Online includes the Auto-generated ID sub-tag if a reference is not entered for the payment. ▪ Commercial Banking Online includes the Transaction Type sub-tag on a second line.
Transaction Type code	**LloydsLink Online:** Transaction Type Code is 'MSC'. **Commercial Banking Online:** Transaction Type Code is 'TRF'.

Tag Specification:

LloydsLink Online Example: :61:1803010301D0,89NMSCNONREF SOCGR1136				Commercial Banking Online Example: :61:180322D0,06NTRFBENEFICIARY RE Account Debit			
Sub Tag	Content	Max Char	Format	Sub Tag	Content	Max Char	Format
1	Value Date	6	YYMMDD	1	Value Date	6	YYMMDD
2	Entry Date	4	MMDD	2	Indicator for debit transaction	1	'D'
3	Indicator for debit transaction	1	'D'	3	Transaction amount including a comma as the decimal separator	15	N,NN
4	Transaction amount including a comma as the decimal separator	15	N,NN	4	Transaction Type code	1	'S' or 'N' or 'F'
5	Transaction Type code prefix	1	'S' or 'N' or 'F'	5	SWIFT transaction code	3	'TRF'
6	SWIFT Transaction Type Code	3	"MSC"	6	Debit Account Reference or Auto-generated ID	16	Free text – variable length
7	Payment Reference	18	'NONREF'				
8	Beneficiary account name	9	Free text – variable length				
New Line							
No second line				7	Transaction Type	13	'Account Debit'

Tag code 86

Key Differences

The Commercial Banking Online **86 tag** contains detail of each transaction on your accounts. For **Inter-Account Transfer debits** this tag changes on Commercial Banking Online in the following ways:

Sub-tags provided	- Commercial Banking Online does not have the 3-digit Transaction Type Code sub-tag available at the beginning of 86 tag in LloydsLink Online. - Commercial Banking Online includes the debit account reference entered and the credit account sort code and number. LloydsLink Online provides the credit account name in the 61 tag. - LloydsLink Online includes text 'TRANSFER' to identify the IAT. Commercial Banking Online includes text 'TO' to identify this is the debit side of an IAT. - Commercial Banking Online includes the TRNID and TRNIDDATE sub-tags, which are not available in LloydsLink Online.

Tag Specification:

LloydsLink Online Example:					Commercial Banking Online Example:				
:86:999TRANSFER 00001					:86:DEBIT ACCOUNT REFETO 12345678 123456TRNID00000000023-14TRNIDDATE20180322				
Sub Tag	Content	Start Char	Max Char	Format	Sub Tag	Content	Start Char	Max Char	Format
1	Transaction Type	1	3	'999'	1	Beneficiary Reference	1	18	Free text – variable length
2	"TRANSFER"	4	8	"TRANSFER"	2	"TO"	19	2	'TO'
3	Auto-generated ID	13	5	Numeric – variable length	3	Credit account number	22	8	AAAAAAAA
					4	Credit sort code	31	6	SSSSSS
					5	"TRNID"	37	23	"TRNID" + variable length
					6	"TRNIDDATE"	After TRNID	17	"TRNIDDATE" + YYYYMMDD

Transaction Narrative Changes

Payment Type	Inter-Account Transfer
Debit or Credit to the Account	Cr

Tag code 61

Key Differences

The Commercial Banking Online **61 tag** contains detail of each transaction on your accounts. For **Inter-Account Transfer credits** this tag changes on Commercial Banking in the following ways:

Sub-tags provided	▪ Commercial Banking Online does not have the Entry Date and Transaction Code sub-tags available in LloydsLink Online. ▪ LloydsLink Online includes the Debit Account Name sub-tag, which is only available in the 86 tag in Commercial Banking Online. ▪ Commercial Banking Online includes the Beneficiary Reference sub-tag, which is only available in the 86 tag in LloydsLink Online. ▪ Commercial Banking Online includes the Transaction Type sub-tag on a second line.
Transaction Type code	**LloydsLink Online:** Transaction Type Code is 'MSC'. **Commercial Banking Online:** Transaction Type Code is 'TRF'.

Tag Specification:

LloydsLink Online Example: :61:1803010301C0,89NMSCNONREF SOCGR1135				Commercial Banking Online Example: :61:180312C0,06NTRFBENEFICIARY REFE Account Credit			
Sub Tag	Content	Max Char	Format	Sub Tag	Content	Max Char	Format
1	Value Date	6	YYMMDD	1	Value Date	6	YYMMDD
2	Entry Date	4	MMDD	2	Indicator for credit transaction	1	'C'
3	Indicator for credit transaction	1	'C'	3	Transaction amount including a comma as the decimal separator	15	N,NN
4	Transaction amount including a comma as the decimal separator	15	N,NN	4	Transaction Type code	1	'S' or 'N' or 'F'
5	Transaction Type code prefix	1	'S' or 'N' or 'F'	5	SWIFT transaction code	3	'TRF'
6	SWIFT Transaction Type Code	3	"MSC"	6	Beneficiary Reference	16	Free text – variable length
7	Beneficiary Reference	18	Free text – variable length				
8	Debit account name	9	Free text – variable length				
New Line							
No second line				7	Transaction Type	13	'Account Credit'

Tag code 86

Key Differences

The Commercial Banking Online **86 tag** contains detail of each transaction on your accounts. For **Inter-Account Transfer credits** this tag changes on Commercial Banking Online in the following ways:

Sub-tags provided	▪ Commercial Banking Online does not have the 3-digit Transaction Type Code sub-tag available at the beginning of 86 tag in LloydsLink Online.
	▪ Commercial Banking Online includes the beneficiary reference entered and the debit account sort code and number.
	▪ LloydsLink Online includes the text 'TRANSFER' to identify the IAT. Commercial Banking Online includes the text 'FR' to identify this is the credit side of an IAT.
	▪ Commercial Banking Online includes the TRNID and TRNIDDATE sub-tags, which are not available in LloydsLink Online.

Tag Specification:

LloydsLink Online Example:					Commercial Banking Online Example:				
:86:999TRANSFER 00001					:86:BENEFICIARY REFEREFR 12345678 123456TRNID00000000008-6TRNIDDATE20180312				
Sub Tag	Content	Start Char	Max Char	Format	Sub Tag	Content	Start Char	Max Char	Format
1	Transaction Type	1	3	'999'	1	Beneficiary reference	1	18	Free text – variable length
2	"TRANSFER"	4	8	"TRANSFER"	2	"FR"	19	2	'FR'
3	Auto-generated ID	13	5	Numeric – variable length	3	Debit account number	22	8	AAAAAAAA
					4	Debit sort code	30	6	SSSSSS

Transaction Narrative Changes

Payment Type	Euro & International MoneyMover
Debit or Credit to the Account	**Dr**

Tag code 61

Key Differences

The Commercial Banking Online **61 tag** contains detail of each transaction on your accounts. For **Euro & International MoneyMover debits** this tag changes on Commercial Banking Online in the following ways:

Sub-tags provided	■ Commercial Banking Online does not have the Entry Date and Transaction Code sub-tags available in LloydsLink Online. ■ LloydsLink Online has a beneficiary reference field populated with 'NONREF' before the Foreign Transaction ID. ■ Commercial Banking Online includes the Transaction Type sub-tag on a second line.

Tag Specification:

LloydsLink Online Example: :61:1805110511D1,25NMSCNONREF FT195193869501				Commercial Banking Online Example: :61:180511D1,25NMSC///FT195193869501 Miscellaneous			
Sub Tag	Content	Max Char	Format	Sub Tag	Content	Max Char	Format
1	Value Date	6	YYMMDD	1	Value Date	6	YYMMDD
2	Entry Date	4	MMDD	2	Indicator for debit transaction	1	'D'
3	Indicator for debit transaction	1	'D'	3	Transaction amount including a comma as the decimal separator	15	N,NN
4	Transaction amount including a comma as the decimal separator	15	N,NN	4	Transaction Type code	1	'S' or 'N' or 'F'
5	Transaction Type code prefix	1	'S' or 'N' or 'F'	5	SWIFT transaction code	3	'MSC'
6	SWIFT Transaction Type Code	3	"MSC"	6	'FT' and generated ID	14	'FT' + numeric (fixed length)
7	Beneficiary Reference	18	Free text – variable length				
8	'FT' and generated ID	14	'FT' + numeric (fixed length)				
New Line							
No second line				7	Payment type	13	'Miscellaneous'

Tag code 86

Key Differences

The Commercial Banking Online **86 tag** contains detail of each transaction on your accounts. For **Euro & International MoneyMover debits** this tag changes on Commercial Banking Online in the following ways:

Sub-tags provided	■ Commercial Banking Online repeats the Foreign Transaction ID which is only available in the 61 tag in LloydsLink Online. ■ Commercial Banking Online includes the TRNID,TRNIDDATE and further Advice Reference sub-tags, which are not available in LloydsLink Online.

Tag Specification:

LloydsLink Online Example:					Commercial Banking Online Example:				
:86:999FOREIGN					:86:FT195193869501 FOREIGN TRNID00000000014-3TRNIDDATE20180511ADVREFFT195193869501 GBP11742968				
Sub Tag	Content	Start Char	Max Char	Format	Sub Tag	Content	Start Char	Max Char	Format
1	Transaction Type	1	3	'999'	1	'FT' and generated ID	1	14	'FT' + numeric (fixed length)
2	"TRANSFER"	4	7	"TRANSFER"	2	"FOREIGN"	19	7	"FOREIGN"
					3	TRNID	37	23	"TRNID" + variable length
					4	TRNIDDATE	After TRNID	17	"TRNIDDATE" + YYYYMMDD
					5	"ADVREF" + 'FT' + generated ID	After TRNID DATE	16	"ADVREFFT" + variable length
					6	Currency	After ADVREF	3	'GBP'
					7	Debit account number	After Currency	8	AAAAAAAA

Transaction Narrative Changes

Payment Type	Cheque
Debit or Credit to the Account	**Dr**

Tag code 61

Key Differences

The Commercial Banking Online **61 tag** contains detail of each transaction on your accounts. For **Cheque debits** this tag changes on Commercial Banking Online in the following ways:

Sub-tags provided	■ Commercial Banking Online does not have the Entry Date and Transaction Code sub-tags available in LloydsLink Online. ■ LloydsLink Online includes the Beneficiary Account Name sub-tag, which is only available in the 86 tag in Commercial Banking Online. ■ Commercial Banking Online includes the Auto-generated ID sub-tag if a reference is not entered for the payment. ■ Commercial Banking Online includes the Transaction Type sub-tag on a second line.
Transaction Type code	**LloydsLink Online:** Transaction Type Code is 'CHK'. **Commercial Banking Online:** Transaction Type Code is 'CHK'.

Tag Specification:

LloydsLink Online Example: :61:1803160316D2,03NCHK000026				Commercial Banking Online Example: :61:180316D2,01NCHKNONREF Cheque			
Sub Tag	Content	Max Char	Format	Sub Tag	Content	Max Char	Format
1	Value Date	6	YYMMDD	1	Value Date	6	YYMMDD
2	Entry Date	4	MMDD	2	Indicator for debit transaction	1	'D'
3	Indicator for debit transaction	1	'D'	3	Transaction amount including a comma as the decimal separator	15	N,NN
4	Transaction amount including a comma as the decimal separator	15	N,NN	4	Transaction Type code	1	'S' or 'N' or 'F'
5	Transaction Type code prefix	1	'S' or 'N' or 'F'	5	SWIFT transaction code	3	'CHK'
6	SWIFT Transaction Type Code	3	"CHK"	6	Beneficiary Reference	16	Free text – variable length
7	Cheque number	6	NNNNNNN				
New Line							
No second line				7	Transaction Type	6	'Cheque'

Tag code 86

Key Differences

The Commercial Banking Online **86 tag** contains detail of each transaction on your accounts. For **Cheque debits** this tag changes on Commercial Banking Online in the following ways:

Sub-tags provided	▪ Commercial Banking Online includes the Cheque number sub-tag available in the 61 tag in LloydsLink Online. ▪ Commercial Banking Online includes the TRNID and TRNIDDATE sub-tags, which are not available in LloydsLink Online.

Tag Specification:

LloydsLink Online Example:					Commercial Banking Online Example:				
No 86 tag is provided for cheques on LloydsLink Online					:86:000101 TRNID00000000022-TRNIDDATE20180316				
Sub Tag	Content	Start Char	Max Char	Format	Sub Tag	Content	Start Char	Max Char	Format
					1	Cheque number	1	6	NNNNNN
					2	"TRNID"	19	23	"TRNID" + variable length
					3	"TRNIDDATE"	After TRNID	17	"TRNIDDATE" + YYYYMMDD

Transaction Narrative Changes

Payment Type	Cheque
Debit or Credit to the Account	**Cr**

Tag code 61

Key Differences

The Commercial Banking Online **61 tag** contains detail of each transaction on your accounts. For **Cheque credits** this tag changes on Commercial Banking in the following ways:

Sub-tags provided	▪ Commercial Banking Online does not have the Entry Date and Transaction Code sub-tags available in LloydsLink Online. ▪ LloydsLink Online include the Processing Branch Identifier or cheque number. This is only available in the 88 tag in Commercial Banking Online.

Tag Specification:

LloydsLink Online Example:				Commercial Banking Online Example:			
:61:1805110511C1,00NMSCNONREF LOYD 109 FINSBURY				:61:180314C2,NMSCNONREF			
Sub Tag	Content	Max Char	Format	Sub Tag	Content	Max Char	Format
1	Value Date	6	YYMMDD	1	Value Date	6	YYMMDD
2	Entry Date	4	MMDD	2	Indicator for credit transaction	1	'C'
3	Indicator for credit transaction	1	'C'	3	Transaction amount including a comma as the decimal separator	15	N,NN
4	Transaction amount including a comma as the decimal separator	15	N,NN	4	Transaction Type code	1	'S' or 'N' or 'F'
5	Transaction Type code prefix	1	'S' or 'N' or 'F'	5	SWIFT transaction code	3	'MSC'
6	SWIFT Transaction Type Code	3	"MSC"	6	Beneficiary Reference	16	Free text – variable length
7	Processing back location/ reference	18	Free text – variable length				
New Line							
No second line				7	Transaction Type	6	Cheque

Tag code 86

Key Differences

The Commercial Banking Online **86 tag** contains detail of each transaction on your accounts. For **Cheque credits** this tag changes on Commercial Banking Online in the following ways:

Sub-tags provided	▪ Commercial Banking Online has the Processing Branch Identifier or cheque number. This is only available in the 61 tag in LloydsLink Online.
	▪ Commercial Banking Online includes the TRNID and TRNIDDATE sub-tags, which are not available in LloydsLink Online.

Tag Specification:

LloydsLink Online Example:					Commercial Banking Online Example:				
No 86 tag is provided for cheques on LloydsLink Online					:86:LOYD 109 FINSBURY TRNID00000000021-12TRNIDDATE20180314				
Sub Tag	Content	Start Char	Max Char	Format	Sub Tag	Content	Start Char	Max Char	Format
					1	Branch identifier	1	18	Free text – variable length
					2	"TRNID"	19	23	"TRNID" + variable length
					3	"TRNIDDATE"	After TRNID	17	"TRNIDDATE" + YYYYMMDD

Transaction Narrative Changes

Payment Type	Card Transaction
Debit or Credit to the Account	Dr

Tag code 61

Key Differences

The Commercial Banking Online **61 tag** contains detail of each transaction on your accounts. For **Card Transaction debits** this tag changes on Commercial Banking Online in the following ways:

Sub-tags provided	▪ Commercial Banking Online does not have the Entry Date and Transaction Code sub-tags available in LloydsLink Online. ▪ Commercial Banking Online includes the Transaction Type sub-tag on a second line.

Tag Specification:

LloydsLink Online Example: :61:1805140514D1,80NMSCNONREF GROCERY 732				Commercial Banking Online Example: :61:180314D10,NMSCNONREF Card Transaction			
Sub Tag	Content	Max Char	Format	Sub Tag	Content	Max Char	Format
1	Value Date	6	YYMMDD	1	Value Date	6	YYMMDD
2	Entry Date	4	MMDD	2	Indicator for debit transaction	1	'D'
3	Indicator for credit transaction	1	'C'	3	Transaction amount including a comma as the decimal separator	15	N,NN
4	Transaction amount including a comma as the decimal separator	15	N,NN	4	Transaction Type code	1	'S' or 'N' or 'F'
5	Transaction Type code prefix	1	'S' or 'N' or 'F'	5	SWIFT transaction code	3	'MSC'
6	SWIFT Transaction Type Code	3	"MSC"	6	Beneficiary Reference	16	Free text – variable length
7	Beneficiary reference	18	Free text – variable length				
New Line							
No second line				7	Transaction Type	16	'Card Transaction'

Tag code 86

Key Differences

The Commercial Banking Online **86 tag** contains detail of each transaction on your accounts. For **Card Transaction debits** this tag changes on Commercial Banking Online in the following ways:

Sub-tags provided	▪ Commercial Banking Online does not have the 3-digit Transaction Type Code sub-tag available at the beginning of 86 tag in LloydsLink Online.
	▪ Commercial Banking Online includes the Posting Date, TRNID and TRNIDDATE sub-tags, which are not available in LloydsLink Online.

Tag Specification:

LloydsLink Online Example:					Commercial Banking Online Example:				
:86:999CD 5017					:86:FINSBURY SQUARE CD 5713 14MAR18 TRNID00000000021-15TRNIDDATE20180314				
Sub Tag	Content	Start Char	Max Char	Format	Sub Tag	Content	Start Char	Max Char	Format
1	Transaction Type	1	3	'999'	1	Beneficiary identifier	1	18	Free text – variable length
2	Card transaction reference	4	2	'CD'	2	Card Transaction Reference	19	2	'CD'
3	Last 4 digit of payment card number	7	4	NNNN	3	Last 4 digit of payment card	22	4	NNNN
					4	Posting date	27	7	DDMMMYY
					5	"TRNID"	37	23	"TRNID" + variable length
					6	"TRNIDDATE"	After TRNID	17	"TRNIDDATE" + YYYYMMDD

Transaction Narrative Changes

Payment Type	Bank Giro Credit
Debit or Credit to the Account	**Cr**

Tag code 61

Key Differences

The Commercial Banking Online **61 tag** contains detail of each transaction on your accounts. For **Bank Giro Credits** this tag changes on Commercial Banking in the following ways:

Sub-tags provided	▪ Commercial Banking Online does not have the Entry Date and Transaction Code sub-tags available in LloydsLink Online. ▪ LloydsLink Online includes the Bank Giro Credit numeric reference sub-tag, which is only available in the 86 tag in Commercial Banking Online. ▪ Commercial Banking Online includes the Transaction Type sub-tag on a second line.
Transaction Type code	▪ **LloydsLink Online:** Transaction Type Code is 'MSC'. ▪ **Commercial Banking Online:** Transaction Type Code is 'ADV'.

Tag Specification:

LloydsLink Online Example:				Commercial Banking Online Example:			
:61:1803140314C3,00NMSCNONREF 500006				:61:180314C3,NADVNONREF Counter Deposit			
Sub Tag	Content	Max Char	Format	Sub Tag	Content	Max Char	Format
1	Value Date	6	YYMMDD	1	Value Date	6	YYMMDD
2	Entry Date	4	MMDD	2	Indicator for credit transaction	1	'C'
3	Indicator for credit transaction	1	'C'	3	Transaction amount including a comma as the decimal separator	15	N,NN
4	Transaction amount including a comma as the decimal separator	15	N,NN	4	Transaction Type code	1	'S' or 'N' or 'F'
5	Transaction Type code prefix	1	'S' or 'N' or 'F'	5	SWIFT transaction code	3	'ADV'
6	SWIFT Transaction Type Code	3	"MSC"	6	Beneficiary Reference	16	Free text – variable length
7	Beneficiary Reference	16	Free text – variable length				
8	Bank Giro Credit numeric reference (from cheque book)	18	NNNNNN				
New Line							
No second line				7	Transaction Type	15	'Counter Deposit'

Tag code 86

Key Differences

The Commercial Banking Online **86 tag** contains detail of each transaction on your accounts. For **Bank Giro Credit credits** this tag changes on Commercial Banking Online in the following ways:

Sub-tags provided	▪ Commercial Banking Online includes the TRNID and TRNIDDATE sub-tags, which are not available in LloydsLink Online.

Tag Specification:

LloydsLink Online Example:					Commercial Banking Online Example:				
No 86 tag is provided for Bank Giro Credit on LloydsLink Online					:86:500046 TRNID00000000021-13TRNIDDATE20180314				
Sub Tag	Content	Start Char	Max Char	Format	Sub Tag	Content	Start Char	Max Char	Format
					1	Bank Giro Credit Numeric Reference (from cheque book)	1	18	N
					2	"TRNID"	19	23	"TRNID" + variable length
					3	"TRNIDDATE"	After TRNID	17	"TRNIDDATE" + YYYYMMDD

Transaction Narrative Changes

Payment Type	ATM Withdrawal
Debit or Credit to the Account	**Dr**

Tag code 61

Key Differences

The Commercial Banking Online **61 tag** contains detail of each transaction on your accounts. For **ATM Withdrawal debits** this tag changes on Commercial Banking Online in the following ways:

Sub-tags provided	▪ Commercial Banking Online does not have the Entry Date sub-tags available in LloydsLink Online. ▪ LloydsLink Online has the ATM/bank location reference sub-tag, which is only available in the 86 tag in Commercial Banking Online. ▪ Commercial Banking Online includes the Transaction Type sub-tag on a second line.
Transaction Type code	▪ **LloydsLink Online:** Transaction Type Code is 'MSC'. ▪ **Commercial Banking Online:** Transaction Type Code is 'MSC'.

Tag Specification:

LloydsLink Online Example:				Commercial Banking Online Example:			
:61:1803270327D20,00NMSCNONREF LOYD FINSBURY PAVE				:61:180314D10,NMSCNONREF ATM Withdrawal			
Sub Tag	Content	Max Char	Format	Sub Tag	Content	Max Char	Format
1	Value Date	6	YYMMDD	1	Value Date	6	YYMMDD
2	Entry Date	4	MMDD	2	Indicator for debit transaction	1	'D'
3	Indicator for debit transaction	1	'D'	3	Transaction amount including a comma as the decimal separator	15	N,NN
4	Transaction amount including a comma as the decimal separator	15	N,NN	4	Transaction Type code	1	'S' or 'N' or 'F'
5	Transaction Type code prefix	1	'S' or 'N' or 'F'	5	SWIFT transaction code	3	'MSC'
6	SWIFT Transaction Type Code	3	"MSC"	6	Beneficiary Reference	16	Free text – variable length
7	Beneficiary Reference	16	Free text – variable length				
8	Processing ATM/bank location reference	18	Free text – variable length				
New Line							
No second line				7	Transaction Type	14	'ATM Withdrawal'

Tag code 86

Key Differences

The Commercial Banking Online **86 tag** contains detail of each transaction on your accounts. For **ATM Withdrawal debits** this tag changes on Commercial Banking Online in the following ways:

Sub-tags provided	▪ Commercial Banking Online does not have the 3-digit Transaction Type Code or the last 4 digits or payment card number sub-tags available in the 86 tag in LloydsLink Online. ▪ Commercial Banking Online includes the TRNID and TRNIDDATE sub-tags, which are not available in LloydsLink Online.

Tag Specification:

LloydsLink Online Example:					Commercial Banking Online Example:				
:86:999CD 5017 27MAR18					:86:LOYD FINSBURY PAVECD 5713 14MAR18 TRNID00000000021-11TRNIDDATE20180314				
Sub Tag	Content	Start Char	Max Char	Format	Sub Tag	Content	Start Char	Max Char	Format
1	Transaction Type	1	3	'999'	1	Processing ATM/ bank location reference	1	18	Free text – variable length
2	Card transaction reference	4	2	'CD'	2	Card transaction reference	19	2	'CD'
3	Last 4 digit of payment card number	7	4	NNNN	3	Last 4 digit of payment card number	22	4	NNNN
4	Value date	12	7	DDMMMYY	4	Value date	27	7	DDMMMYY
					5	"TRNID"	37	23	"TRNID" + variable length
					6	"TRNIDDATE"	After TRNID	17	"TRNIDDATE" + YYYYMMDD

Transaction Narrative Changes

Payment Type	Counter Withdrawal
Debit or Credit to the Account	**Dr**

Tag code 61

Key Differences

The Commercial Banking Online **61 tag** contains detail of each transaction on your accounts. For **Counter Withdrawal debits** this tag changes on Commercial Banking Online in the following ways:

Sub-tags provided	▪ Commercial Banking Online does not have the Entry Date, ATM/bank location reference and Transaction Code sub-tags available in LloydsLink Online. ▪ Commercial Banking Online includes the Transaction Type sub-tag on a second line.
Transaction Type code	▪ **LloydsLink Online:** Transaction Type Code is 'MSC'. ▪ **Commercial Banking Online:** Transaction Type Code is 'TRF'.

Tag Specification:

LloydsLink Online Example:				Commercial Banking Online Example:			
:61:1803270327D20,00NMSCNONREF LOYD FINSBURY PAVE				:61:180314D1,NTRFNONREF Counter Withdrawal			
Sub Tag	Content	Max Char	Format	Sub Tag	Content	Max Char	Format
1	Value Date	6	YYMMDD	1	Value Date	6	YYMMDD
2	Entry Date	4	MMDD	2	Indicator for debit transaction	1	'D'
3	Indicator for debit transaction	1	'D'	3	Transaction amount including a comma as the decimal separator	15	N,NN
4	Transaction amount including a comma as the decimal separator	15	N,NN	4	Transaction Type code	1	'S' or 'N' or 'F'
5	Transaction Type code prefix	1	'S' or 'N' or 'F'	5	SWIFT transaction code	3	'TRF'
6	SWIFT Transaction Type Code	3	"MSC"	6	Beneficiary Reference	16	Free text – variable length
7	Beneficiary Reference	16	Free text – variable length				
8	Processing ATM/bank location reference	18	Free text – variable length				
New Line							
No second line				7	Transaction Type	14	'Counter Withdrawal'

Tag code 86

Key Differences

The Commercial Banking Online **86 tag** contains detail of each transaction on your accounts. For **Counter Withdrawal debits** this tag changes on Commercial Banking Online in the following ways:

Sub-tags provided	■ Commercial Banking Online does not have the 3-digit Transaction Type Code or the last 4 digits or payment card number sub-tags available in the 86 tag in LloydsLink Online.
	■ Commercial Banking Online includes the TRNID and TRNIDDATE sub-tags, which are not available in LloydsLink Online.

Tag Specification:

LloydsLink Online Example:					Commercial Banking Online Example:				
:86:999CD 5017 27MAR18					:86:TO 12345612345678 TRNID00000000012-9TRNIDDATE20180314				
Sub Tag	Content	Start Char	Max Char	Format	Sub Tag	Content	Start Char	Max Char	Format
1	Transaction Type	1	3	'999'	1	'TO'	1	2	'TO'
2	Card transaction reference	4	2	'CD'	2	Credit sort code	4	6	SSSSSS
3	Last 4 digit of payment card number	7	4	NNNN	3	Credit account number	10	8	AAAAAAAA
4	Value date	12	7	DDMMMYY	4	Value date	27	7	DDMMMYY
					5	"TRNID"	37	23	"TRNID" + variable length
					6	"TRNIDDATE"	After TRNID	17	"TRNIDDATE" + YYYYMMDD

Transaction Narrative Changes

Payment Type	Counter Deposit
Debit or Credit to the Account	**Cr**

Tag code 61

Key Differences

The Commercial Banking Online **61 tag** contains detail of each transaction on your accounts. For **Counter Deposit credits** this tag changes on Commercial Banking Online in the following ways:

Sub-tags provided	▪ Commercial Banking Online does not have the Entry Date and Transaction Code sub-tags available in LloydsLink Online. ▪ LloydsLink Online provides the 'AC', Credit sort code, and Credit account number sub-tags, which are only available in the 86 tag in Commercial Banking Online. ▪ Commercial Banking Online includes the Transaction Type sub-tag on a second line.
Transaction Type code	▪ **LloydsLink Online:** Transaction Type Code is 'MSC'. ▪ **Commercial Banking Online:** Transaction Type Code is 'ADV'.

Tag Specification:

LloydsLink Online Example:				Commercial Banking Online Example:			
:61:1802220222C20,00NMSCNONREF AC 123456 12345678				:61:180314C1,NADVNONREF Counter Deposit			
Sub Tag	Content	Max Char	Format	Sub Tag	Content	Max Char	Format
1	Value date	6	YYMMDD	1	Value Date	6	YYMMDD
2	Entry date	4	MMDD	2	Indicator for credit transaction	1	'C'
3	Indicator for credit transaction	1	'C'	3	Transaction amount including a comma as the decimal separator	15	N,NN
4	Transaction amount including a comma as the decimal separator	15	N,NN	4	Transaction Type code	1	'S' or 'N' or 'F'
5	Transaction Type code prefix	1	'S' or 'N' or 'F'	5	SWIFT transaction code	3	'ADV'
6	SWIFT Transaction Type Code	3	'MSC'	6	Beneficiary Reference	16	Free text – variable length
7	Beneficiary Reference	16	Free text – variable length				
8	'AC'	2	'AC'				
9	Credit sort code	6	SSSSSS				
10	Credit account number	8	AAAAAAAA				
New Line							
No second line				7	Transaction Type	15	'Counter Deposit'

Tag code 86

Key Differences

The Commercial Banking Online **86 tag** contains detail of each transaction on your accounts. For **Counter Deposit credits** this tag changes on Commercial Banking Online in the following ways:

Sub-tags provided	▪ Commercial Banking Online includes the TRNID and TRNIDDATE sub-tags, which are not available in LloydsLink Online.

Tag Specification:

LloydsLink Online Example:					Commercial Banking Online Example:				
No 86 tag is provided for Bank Giro Credit on LloydsLink Online					:86:AC 12345612345678 TRNID00000000021-8TRNIDDATE20180314				
Sub Tag	Content	Start Char	Max Char	Format	Sub Tag	Content	Start Char	Max Char	Format
					1	'AC'	1	2	'AC'
					2	Credit sort code	4	6	SSSSSS
					3	Credit account number	10	8	AAAAAAAA
					4	"TRNID"	19	23	"TRNID" + variable length
					5	"TRNIDDATE"	After TRNID	17	"TRNIDDATE" + YYYYMMDD

Transaction Narrative Changes

Payment Type	Standing Order (Paid)
Debit or Credit to the Account	**Dr**

Tag code 61

Key Differences

The Commercial Banking Online **61 tag** contains detail of each transaction on your accounts. For **Standing Order (Paid) debits** this tag changes on Commercial Banking Online in the following ways:

Sub-tags provided	■ Commercial Banking Online does not have the Entry Date and Transaction Code sub-tags available in LloydsLink Online. ■ LloydsLink Online includes the Debit account reference sub-tag, which is only available in the 86 tag in Commercial Banking Online. ■ Commercial Banking Online includes the Beneficiary reference sub-tag, which is not available in LloydsLink Online. ■ Commercial Banking Online includes the Transaction Type sub-tag on a second line.
Transaction Type code	■ **LloydsLink Online:** Transaction Type Code is 'STO'. ■ **Commercial Banking Online:** Transaction Type Code is 'STO'.

Tag Specification:

LloydsLink Online Example:				**Commercial Banking Online** Example:			
:61:1803210321D1,00NSTONONREF SOCGR46　　　SO				:61:180411D1,NSTONONREF Standing Order Paid			
Sub Tag	Content	Max Char	Format	Sub Tag	Content	Max Char	Format
1	Value date	6	YYMMDD	1	Value Date	6	YYMMDD
2	Entry date	4	MMDD	2	Indicator for debit transaction	1	'D'
3	Indicator for debit transaction	1	'D'	3	Transaction amount including a comma as the decimal separator	15	N,NN
4	Transaction amount including a comma as the decimal separator	15	N,NN	4	Transaction Type code	1	'S' or 'N' or 'F'
5	Transaction Type code prefix	1	'S' or 'N' or 'F'	5	SWIFT transaction code	3	'STO'
6	SWIFT Transaction Type Code	3	'STO'	6	Beneficiary Reference	16	Free text – variable length
7	Debit account reference	16	Free text – variable length				
8	Transaction code	2	'SO'				
New Line							
No second line				7	Transaction Type	19	'Standing Order Paid'

Tag code 86

Key Differences

The Commercial Banking Online **86 tag** contains detail of each transaction on your accounts. For **Standing Order (Paid) debits** this tag changes on Commercial Banking Online in the following ways:

Sub-tags provided	• Commercial Banking Online includes the TRNID and TRNIDDATE sub-tags, which are not available in LloydsLink Online.

Tag Specification:

LloydsLink Online Example:					Commercial Banking Online Example:				
No 86 tag is provided for paid standing order on LloydsLink Online					:86:SOCGR617 TRNID00000000025-3TRNIDDATE20180411				
Sub Tag	Content	Start Char	Max Char	Format	Sub Tag	Content	Start Char	Max Char	Format
					1	Debit account name	1	18	Free text – variable length
					2	"TRNID"	19	23	"TRNID" + variable length
					3	"TRNIDDATE"	After TRNID	17	"TRNIDDATE" + YYYYMMDD

Transaction Narrative Changes

Payment Type	Standing Order (Received)
Debit or Credit to the Account	Cr

Tag code 61

Key Differences

The Commercial Banking Online **61 tag** contains detail of each transaction on your accounts. For **Standing Order (Received) credits** this tag changes on Commercial Banking Online in the following ways:

Sub-tags provided	▪ Commercial Banking Online does not have the Entry Date and Transaction Code sub-tags available in LloydsLink Online. ▪ LloydsLink Online includes the Credit account reference sub-tag, which is not available in Commercial Banking Online. ▪ Commercial Banking Online includes the Beneficiary reference sub-tag, which is not available in LloydsLink Online. ▪ Commercial Banking Online includes the Transaction Type sub-tag on a second line.
Transaction Type code	▪ **LloydsLink Online:** Transaction Type Code is 'STO'. ▪ **Commercial Banking Online:** Transaction Type Code is 'STO'.

Tag Specification:

LloydsLink Online Example:				Commercial Banking Online Example:			
:61:1803210321C1,00NSTONONREF SOCGR635 SO				:61:180404C1,NSTONONREF Standing Order			
Sub Tag	Content	Max Char	Format	Sub Tag	Content	Max Char	Format
1	Value date	6	YYMMDD	1	Value Date	6	YYMMDD
2	Entry date	4	MMDD	2	Indicator for credit transaction	1	'C'
3	Indicator for credit transaction	1	'C'	3	Transaction amount including a comma as the decimal separator	15	N,NN
4	Transaction amount including a comma as the decimal separator	15	N,NN	4	Transaction Type code	1	'S' or 'N' or 'F'
5	Transaction Type code prefix	1	'S' or 'N' or 'F'	5	SWIFT transaction code	3	'STO'
6	SWIFT Transaction Type Code	3	'STO'	6	Beneficiary Reference	16	Free text – variable length
7	Credit account reference	16	Free text – variable length				
8	Transaction code	2	'SO'				
New Line							
No second line				7	Transaction Type	14	'Standing Order'

Tag code 86

Key Differences

The Commercial Banking Online **86 tag** contains detail of each transaction on your accounts. For **Standing Order (Received) credits** this tag changes on Commercial Banking Online in the following ways:

Sub-tags provided	▪ Commercial Banking Online does not have the 3-digit Transaction Type Code sub-tag available at the beginning of 86 tag in LloydsLink Online. ▪ Commercial Banking Online includes the Debit account name, TRNID and TRNIDDATE sub-tags, which are not available in LloydsLink Online.

Tag Specification:

LloydsLink Online Example:					Commercial Banking Online Example:				
:86:999CMG3					:86:SOCGR1135 CMG4 TRNID00000000024-6TRNIDDATE20180404				
Sub Tag	Content	Start Char	Max Char	Format	Sub Tag	Content	Start Char	Max Char	Format
1	Transaction Type	1	3	'999'	1	Debit account name	1	18	Free text – variable length
2		4	18	Free text – variable length	2		19	18	Free text – variable length
					3	"TRNID"	37	23	"TRNID" + variable length
					4	"TRNIDDATE"	After TRNID	17	"TRNIDDATE" + YYYYMMDD

Find out more

We hope you have found this Guide clear and easy to understand but remember, our Helpdesk team are always ready to answer any query you may have.

You can reach them on **0345 300 6444** [†] between 8am – 6pm, Monday to Friday excluding bank holidays.

[†] Telephone calls may be recorded for security purposes and monitored under our quality control procedures.

Our service promise

If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of any member of staff. Our complaints procedures are published at lloydsbank.com/business

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