

CHANGES TO STATEMENT NARRATIVES ON YOUR ACCOUNT VIEW VIA CORPORATE ONLINE

Important Information

We are making some changes to the statement narratives you see on Corporate Online.

What do you need to do?

Please review this document carefully, as you may need to make changes to your own or third party reconciliation arrangements or back office systems to accommodate these new narratives.

If you download statement information from Corporate Online, please see further instructions at: lloydsbankcommercial.com/Corporate-terms/LloydsBank/About-your-account/Changes-to-statement-narratives/

Please note the changes only apply to sterling accounts and that all other narratives will remain the same. There are no changes to the online view of your currency accounts.



BACS Debit

	Current		Future	
	Type	Description	Type	Description
Intraday	D/D	<Beneficiary> D\D <Reference>	D/D	<Beneficiary Name> DD<Reference>
Historic	D/D	<Beneficiary> D\D <Reference>	D/D	<Beneficiary Name> DD<Reference>

Key points:

- D\D in the description field will change to DD and there will no longer be a space between DD and <Reference>.
- If the payment is initiated as part of a batch, <Beneficiary Name> will be replaced with a batch reference, e.g. w'PAYMENTS BAT 00001'.
- Note this will only apply to payments initiated through Corporate Online. Narratives may vary for payments initiated via other methods, e.g. Bacstel-IP.

BACS Credit

	Current		Future	
	Type	Description	Type	Description
Intraday	CDT	<Remitter name> BGC <Reference>	BGC	<Remitter name> BGC<Reference>
Historic	BGC	<Remitter name> BGC <Reference>	BGC	<Remitter name> BGC<Reference>

Key points:

- Transaction type CDT will change to BGC on the intraday narrative.
- There will no longer be a space between BGC and <Reference>.

Inter Account Transfers Debit

	Current		Future	
	Type	Description	Type	Description
Intraday	DBT	TO A/C - <Ben. Acc Num> <Ben. Sort code>	DBT	TO A\C TFR<Ben. acc num> <Ben. Sort code>
Historic	DBT	<Beneficiary name> INTER A\C TRANSFER	DBT	TO A\C TFR<Ben. Acc num> <Ben. Sort code>

Key points:

- A/C (forward slash) will change to A\C (back slash). The hyphen after A/C will change to TFR. There will be no space between TFR and the <Beneficiary Account Number>.
- The narrative will stay in the same format for both the intraday view and the historic view.
- Note this only applies to transfers initiated through Corporate Online. Narratives may vary for transfers initiated via other methods, e.g. in branch.

Inter Account Transfers Credit

Current			Future		
	Type	Description	Type	Description	
Intraday	CDT	FROM A/C - <Rem. Acc num> <Rem. Sort code>	CDT	FROM A/C TFR<Rem. Acc num> <Rem. Sort code>	
Historic	CDT	<Remitter name> INTER A/C TRANSFER	CDT	FROM A/C TFR<Rem. Acc num> <Rem. Sort code>	

Key points:

- A/C (forward slash) will change to A\C (back slash). The hyphen after A/C will change to TFR. There will be no space between TFR and the <Remitter Account Number>.
- The narrative will stay in the same format for both the intraday view and the historic view.
- Note this only applies to transfers initiated through Corporate Online. Narratives may vary for transfers initiated via other methods, e.g. in branch.

ATM withdrawals

Current			Future		
	Type	Description	Type	Description	
Historic	DBT	<ATM Provider> <Last 4 digits of card>CP <ATM Location>	DR	<ATM Type> <ATM Location> CD <Last 4 digits of card number> <Date>	

Key points:

- Transactions will be visible from the start of the following business day.
- CP will change to CD and the date of the transaction will be included in the narrative.
- Transaction type DBT will change to DR.

Debit card payments

Current			Future		
	Type	Description	Type	Description	
Historic	DBT	<Beneficiary> <Location> <4 digits of card>DC	DBT	<Beneficiary> CD <Last 4 digits of card number>	

Key points:

- DC will change to CD and will be shown before the last four digits of the card number.
- The location of the beneficiary will no longer be shown.

Debit card refunds

Current			Future		
	Type	Description	Type	Description	
Historic	CDT	<Remitter name> <Location> <Last 4 digits of card number>DC	CDT	<Remitter name> CD <Last 4 digits of card number>	

Key points:

- DC will change to CD and will be shown before the last 4 digits of the card number.
- The location will no longer be shown.

Faster Payments Debit

		Current		Future	
	Type	Narrative		Type	Narrative
Intraday	DBT	FPD/ <UNIQUE FPS TRANSACTION ID> <REMITTER SORT CODE> <FPS CODE> <BENEFICIARY>		DBT	<BENEFICIARY NAME> followed by <FPO> (in characters 23-25) <UNIQUE FPS TRANSACTION ID> <REMITTER REFERENCE> <BENEFICIARY SORTCODE> 5 spaces then <IFP_TRANS CODE>
Historic	DBT	FPD\<UNIQUE FPS TRANSACTION ID> <BENEFICIARY SORT CODE> <FPS CODE> <BENEFICIARY> <REFERENCE>		DBT	<BENEFICIARY NAME> followed by <FPO> (in characters 23-25) <UNIQUE FPS TRANSACTION ID> <REMITTER REFERENCE> <BENEFICIARY SORTCODE> 5 spaces then <IFP_TRANS CODE> <TRANSACTION DATE AND TIME>

Key points:

- FPD/ will now be replaced by FPO, which will appear after the Beneficiary Name.
- Remitter Reference will now appear after the Unique FPS Transaction ID.
- Beneficiary Sort Code will now appear after the Remitter Reference.
- The IFP Transaction Code will appear after the Beneficiary Sort Code.
- The Intraday and Historic views will be the same, although the Historic view will now include the Transaction Date and Time after the IFP Transaction Code.

Faster Payments Credit

		Current		Future	
	Type	Narrative		Type	Narrative
Intraday	CDT	FPC/ <UNIQUE FPS TRANSACTION ID> <REMITTER SORT CODE> <FPS CODE> <REMITTER>		CDT	<REMITTER NAME> followed by <FPI> (in characters 23-25) <REMITTER REFERENCE> <UNIQUE FPS TRANSACTION ID> <REMITTER SORT CODE> 5 spaces then <IFP_TRANS CODE>
Historic	CDT	FPC\<UNIQUE FPS TRANSACTION ID> <REMITTER SORT CODE> <FPS CODE> <REMITTER> <REFERENCE>		CDT	<REMITTER NAME> followed by <FPI> (in characters 23-25) <REMITTER REFERENCE> <UNIQUE FPS TRANSACTION ID> <REMITTER SORT CODE> 5 spaces then <IFP_TRANS CODE> <TRANSACTION DATE AND TIME>

Key points:

- FPC/ will now be replaced by FPI, which will appear after the Remitter Name.
- Remitter Reference will now appear after the Unique FPS Transaction ID.
- Remitter Sort Code will now appear after the Remitter Reference.
- The IFP Transaction Code will appear after the Remitter Sort Code.
- The Intraday and Historic views will be the same, although the Historic view will now include the Transaction Date and Time after the IFP Transaction Code.

Branch Deposit

	Current		Future	
	Type	Narrative	Type	Narrative
Intraday	CDT	SUNDRY CREDIT	CDT	<BGC number> or as input by teller
Historic	CDT	<BGC number> or as input by teller	CDT	<BGC number> or as input by teller

Key points:

- The narrative will now only display the BGC Number.
- The narrative will be the same on both the Intraday and the Historic view.

CHAPS Credit

	Current		Future	
	Type	Narrative	Type	Narrative
Intraday	F/FLOW	F/FLOW <Remitter name>	F/FLOW	F/FLOW <Remitter name> <Payment Details> <Payment Details continued>
Historic	F/FLOW	<Remitter name> F/FLOW	F/FLOW	F/FLOW <Remitter name> TFR<Payment Details> <Payment Details continued>

Key points:

- Additional Payment Details will now be included after the remitter name on both Intraday and Historic views.
- TFR will appear after Remitter Name on the Historic view.

CHAPS Debit

	Current		Future	
	Type	Narrative	Type	Narrative
Intraday	F/FLOW	<Beneficiary name> F/FLOW	F/FLOW	<BENEFICIARY ACCOUNT NAME> F/FLOW <PAYMENT REFERENCE>
Historic	F/FLOW	<Beneficiary name> F/FLOW <Reference>	F/FLOW	<BENEFICIARY NAME> F/FLOW TFR <PAYMENT REFERENCE>

Key points:

- Payment Reference will now appear after F/FLOW on the Intraday view.
- TFR will appear after F/FLOW on the Historic View.

Cheque Debit

	Current		Future	
	Type	Narrative	Type	Narrative
Historic	CHQ	<CHQ NUMBER>	CHQ	<CHQ NUMBER>

Key points:

- No Change.

Cheque Credit

	Current		Future	
	Type	Narrative	Type	Narrative
Intraday	CDT	SUNDRY CREDIT	CDT	SUNDRY CREDIT
Historic	CDT	<Cheque number>	CDT	<Cheque number>

Key points:

- No Change.

International Payment Credit

	Current		Future	
	Type	Narrative	Type	Narrative
Intraday	CDT	002 <DATE PAYMENT RECEIVED><CURRENCY> AMOUNT><EXCHANGE RATE>	CDT	<002><DATE PAYMENT RECEIVED><GBP VALUE OF PAYMENT><EXCHANGE RATE USED>
Historic	CDT	CCY PURCHASE <FT12345678912345> O/O <XYZ LTD>	CDT	CCY PURCHASE FT12345678912345* O/O XYZ LTD

Key points:

- No Change

International Payment Debit

	Current		Future	
	Type	Narrative	Type	Narrative
Intraday		No Intra Day Entry	DBT	<FT NUMBER><REFERENCE>< /><BENEFICIARY ACCOUNT NUMBER> <CURRENCY><VALUE OF PAYMENT> <EXCHANGE RATE USED>
Historic	DBT	<FOREIGN> <FT Number> <Reference> <Currency> <Amount> <Exchange Rate>	DBT	<FT NUMBER><FOREIGN><CURRENCY OF PAYMENT>

Key points:

- There will now be an Intraday view of International Payments.
- The Reference, Amount and Exchange Rate will no longer be displayed in the Historic View.

Standing Orders Debit:

	Current		Future	
	Type	Narrative	Type	Narrative
Intraday	S/O	<BENEFICIARY NAME> S\O	S/O	<BENEFICIARY NAME> SO
Historic	S/O	<BENEFICIARY NAME> S\O	S/O	<BENEFICIARY NAME> SO

Key points:

- S/O in the narrative changes to S\O.

Standing Orders Credit:

	Current		Future	
	Type	Narrative	Type	Narrative
Intraday	S/O	<REMITTER NAME> S/O	CDT	<REMITTER NAME> followed by <FPI> (in characters 23-25) <REMITTER REFERENCE> <UNIQUE FPS TRANSACTION ID> <REMITTER SORT CODE> 5 spaces then <IFP_TRANS CODE>
Historic	S/O	<REMITTER NAME> S/O	CDT	<REMITTER NAME> followed by <FPI> (in characters 23-25) <REMITTER REFERENCE> <UNIQUE FPS TRANSACTION ID> <REMITTER SORT CODE> 5 spaces then <IFP_TRANS CODE> <TRANSACTION DATE AND TIME>

Key points:

- Transaction code changing from S/O to CDT
- SO is replaced with FPI
- Unique FPS transaction ID is added
- Remitter sort code is added
- FPI Transaction Code is added
- Transaction Date & Time is added to the Historic view.

Refund of Charges

	Current		Future	
	Type	Narrative	Type	Narrative
Historic	CDT	REFUNDED CHARGES <REFERENCE>	CDT	REFUNDED CHARGES <REFERENCE>

Key points:

- No Change

Debit Interest

	Current		Future	
	Type	Narrative	Type	Narrative
Historic	INT	O\DRAFT INTEREST	INT	O\DRAFT INTEREST

Key points:

- No Change

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