

#### LloydsLink Online – APACS-v6DOS - File Format

We are making changes to some of the statement narratives (transaction descriptions) on LloydsLink Online. As a result, some of the transaction types and transaction codes on the reports you download from LloydsLink Online may change. This means you may need to make changes to your reconciliation arrangements or back office systems to accommodate this.

This document updates the information on the file formats that is currently available from the LloydsLink Online website. The tables illustrate the "As is" and "To be" narratives and explain what is changing.

#### APACS-v6DOS

The APACS-v6DOS export format is a fixed-length ASCII file, with a header and trailer and a transaction length of exactly 106 characters. For example:

HDR00131

3012150126385306000000000000000GBP0000072138Closing Ledger Balance	00130
30121501263853093000000000000000GBP00000800000BUSINESS CALL A/C LLINK TFR 00269	00130
3012150126385301700000000000000GBP0000002059JLP LTD 07458902/ 259910	00130
30121501263853017000000000000000GBP00000673077LLINK BATCH 01237 PAYROLL	00130
30121501263853011000000000000000GBP00000154437 007917	00130
30121501263853054000000000000000GBP00000872138Total Record - Credit	00130
30121501263853044000000000000000GBP00000829573Total Record - Debit	00130
TRL	

The table below shows the format of the data record – the elements that are changing are marked in red.

Field number	Field size	Data
1	6	Bank Sort Code
2	8R	Account Number
3	1	Type of Account Code: '0' (zero)
4	2	Transaction Code (see below)
5	15	Zero filled
6	3	Swift Currency Code
7	11R	Amount unsigned in pence
8	54L	Transaction narrative and then 'space' filled. Cheque Serial No. (Trans code 11) and Eurocheque (08) will be a six digit number situated in characters 19 to 24 inclusive.
11	6	Date entry applied to account (in form bYYDDD)
Total	106	

Note: R = Right Justified and Zero Filled, L = Left Justified and Blank Space Filled, b = Blank Space Filled

#### APACS-v6DOS transaction codes

Debits	Code	Meaning	Credits	Code	Meaning	
	03	Sundry Debit/Contra Credit		74	Bank Giro Credit	
	08	Eurocheque		90	Interest	
	11	Cheque		92	Payroll	
	17	Direct Debit		93	Sundry Credits/Contra Debit	
	U7	Unpaid Direct debit		Z4	Building Society Interest	
	20	Closing Balance		Z5	Dividend Interest	
	44	Total Record		60	Closing Balance	
				54	Total Record	

Debit codes may be in the range 01-49 Credit codes may be in the range 50-99 Alpha codes may be in the range U or Z

#### (May 2014)

# APACS-v6DOS - sterling account transactions - examples of changes to "As is" and "To be" statement narratives

Transaction description	As is/ To be	Tran Code	Changes to field 4 (Transaction code) & field 8 (Transaction narrative)	Detail of change
BACS Credit	As Is	74	301775000405260740000000000000000GBP0000000112LTCPTTAM1CBK137 BGC FREETEXTREF 13269	Transaction type changes from position
BACS Credit	To Be	74	301775000597070740000000000000000GBP0000000900LTCPTTAM1CBK138 BGC CTBACSIMMDAY2 14071	20 - 22 to 23 - 25
	As Is	17	301775000404100170000000000000000GBP0000000112FREETEXTREF D/D FREETEXTREF 13269	Transaction type changes from 'D/D' to 'DD'
BACS Debit	To Be	17	301775000597070170000000000000000GBP0000001200BEN TESTER DD CTBACSIMMDAY2 14071	Transaction type changes from position     20 - 22 to 24 - 25
Charges –	As Is	03	30177500112233003000000000000000GBP00000014750SERVICE CHARGES REF : 125883685 13235	- • No change
Bank	To Be	03	30177500059618003000000000000000GBP000000065SERVICE CHARGES REF : 125883685 13252	

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Transaction description	As is/ To be	Tran Code	Changes to field 4 (Transaction code) & field 8 (Transaction narrative)	Detail of change	
Debit Card	As Is	03	3017750004052600300000000000000000GBP0000000599WH SMITH TRAVEL LONDON 13337	Additional payment reference provided	
Payment	To Be	03	301775000596180030000000000000000GBP0000000950OLIVER BONAS BANKS CD 4113 13337		
Debit Card	As Is	93	3017750004052609300000000000000000GBP0000000599WH SMITH TRAVEL LONDON 13338		
Refund	To Be	93	301775000596180930000000000000000GBP0000000950OLIVER BONAS BANKS CD 4113 13338	<ul> <li>Additional payment reference provided</li> </ul>	
Euro	As Is	03	30177500040410003000000000000000000GBP0000000120FOREIGN FT145397781341 EUR 1.40 @ 1.1648 13331	<ul> <li>Narrative changes from 'FOREIGN FT' to 'FT'</li> </ul>	
Moneymover Debit	То Ве	03	301775000596180030000000000000000GBP0000000257FT145356236341 FOREIGN EUR 13331	Narrative changes from 'currency conversion rate' to 'FOREIGN EUR'	
Euro Basic	As Is	03	30177500040410003000000000000000000GBP0000000137FOREIGN FT145356239341 EUR 1.60 @ 1.1686 13331	<ul> <li>Narrative changes from 'FOREIGN FT' to 'FT'</li> </ul>	
Moneymover Debit	То Ве	03	301775000596180030000000000000000GBP0000000232FT145397779341 FOREIGN EUR 13331	Narrative changes from 'currency conversion rate' to 'FOREIGN EUR'	
Inbound	As Is	93	3017750004041009300000000000000000GBP0000000100REMITTER NAME F/FLOW 13339	<ul> <li>Remitter name moves from position1 to position 8</li> <li>REMITTER NAME is truncated from 18</li> </ul>	
International Payment	То Ве	93	301775000597070930000000000000000GBP0000001600F/FLOW REMITTER TFR 14071	<ul> <li>Narrative 'TFR' provided from position 23</li> </ul>	
International	As Is	03	3017750004041000300000000000000000GBP0000000110FOREIGN FT145373271341 BENEFICIARY NAME 13331	Narrative changes from 'FOREIGN FT' to 'FT'	
Moneymover Debit	To Be	03	30177500059618003000000000000000GBP0000000220FT145373270341 FOREIGN 13331	Narrative changes from 'BENEFICIARY NAME' to 'FOREIGN'	
Internal	As Is	93	30177500040410093000000000000000000GBP0000000123REMITTER NAME PAYMENT REFERENCE 13262	Narrative changes from 'BENEFICIARY NAME' and 'PAYMENT REF' to 'SORT CODE & ACCOUNT NUMBER DEBITED'	
Transfer Credit To	To Be	93	30177500059707093000000000000000GBP0000000350AC 30177500059618 13331		
Internal Transfer	As Is	03	30177500040410003000000000000000000GBP0000000125BENEFICIARY PAYMENT REFERENCE 13262	Narrative changes from 'BENEFICIARY NAME' and 'PAYMENT REF' to 'TO' and 'SORT CODE & ACCOUNT NUMBER CREDITED'	
Debit	To Be	03	30177500059707003000000000000000GBP0000002200TO 30177500059618 14071		

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Transaction description	As is/ To be	Tran Code	Changes to field 4 (Transaction code) & field 8 (Transaction narrative)	Detail of change	
Banker's Draft	As Is	03	3017750004041000300000000000000GBP0000000155DRAFT 590004 13329		
Danker's Drait	To Be	03	3017750005970700300000000000000GBP0000000320DRAFT 590001 13329	<ul> <li>No change</li> </ul>	
Cash/cheque credit	As Is	93	3017750004052609300000000000000GBP0000001500SUNDRY CREDIT 500006 13329	<ul> <li>Narrative 'SUNDRY CREDIT' is removed</li> <li>Credit reference moves from position 20 to 1</li> </ul>	
(Account holding branch)	To Be	93	301775000597070930000000000000GBP0000002000500020 13329		
Cash/cheque credit	As Is	74	3017750004052607400000000000000000GBP000000079BANK GIRO CREDIT 500001 CORN ST BRISTOL 13247	<ul> <li>Transaction code changes from 74 to 93</li> <li>Narrative 'BANK GIRO CREDIT' is removed</li> <li>Narrative no longer contains the branch address</li> <li>Credit reference moves from position 20 to 1</li> </ul>	
(Non-account holding branch)	To Be	93	301775000597070 <mark>93</mark> 0000000000000GBP0000001900500019 13329		
Charus Dahit	As Is	11	3017750004041001100000000000GBP0000001400 000026 13331	. Ne de com	
Cheque Debit	To Be	11	301775000597070110000000000000GBP0000001900 000005 13331	No change	

### APACS-v6DOS - sterling account transactions – examples of changes to "As is" and "To be" statement narratives

Transaction description	As is/ To be	Tran Code	Changes to field 4 (Transaction code) & field 8 (Transaction narrative)	Detail of change		
Branch deposit	As Is	74	301775000404100740000000000000000GBP0000001400BANK GIRO CREDIT 500031 CORN ST BRISTOL 14071	<ul> <li>Transaction code changes from 74 to 93</li> <li>Narrative 'BANK GIRO CREDIT' and branch address removed</li> </ul>		
	To Be	93	301775000597070 <mark>93</mark> 00000000000000GBP0000001100500001 14071	<ul> <li>Credit reference number moves from position 20 to 1</li> </ul>		
CHAPS credit	As Is	93	3017750004041009300000000000000000GBP0000000202REMITTER NAME F/FLOW PAYMENT REF 14071	<ul> <li>'F/FLOW' narrative moves from position 20 to 1</li> <li>'Remitter name' moves from position 1</li> </ul>		
OTAT O CICUI	To Be	93	309901228618680930000000000000000GBP00000130347F/FLOW REMITTERNAM TFR PAYMENT REFERENCE1 14126	to 8 and is reduced from 18 to 11 characters • 'TFR' narrative provided at position 23		
	As Is	03	30177500040410003000000000000000000GBP0000000201BENEFICIARY NAME F/FLOW PAYMENT REF 14071	<ul> <li>'F/FLOW' narrative moves from position 20 to 13</li> </ul>		
CHAPS debit	То Ве	03	309901228708600030000000000000000GBP00000130147BENEFICIARY F/FLOW TFR PAYMENTREFERENCE 14111	<ul> <li>'Beneficiary name' is reduced from 18 to 11 characters</li> <li>'TFR' narrative provided at position 23</li> </ul>		
Charges - bank	As Is	93	300002000404109300000000000000000BP00000013265REFUNDED CHARGES REF : 142088144 14080			
refund	To Be	93	30177500059707093000000000000000GBP0000000600REFUNDED CHARGES REF : 100000000 14071	No change		
	As Is	03	30177500059707003000000000000000GBP0000000800O/DRAFT INTEREST 14071	- ● No change		
Debit Interest	To Be	03	301775000597070030000000000000000GBP0000000800O/DRAFT INTEREST 14071			
Faster	As Is	93	30177500040526093000000000000000GBP0000000102FPC/10000000092293854 301775 10 13284	<ul> <li>Narrative changes from 'FPC/' to 'FPI' and moves from position 1 to 23</li> <li>Remitter name provided from position 1</li> <li>Unique Faster Payments transaction ID</li> </ul>		
Payments credit	То Ве	93	3017750005970709300000000000000000GBP0000000300REMITTER NAME FPI REMITTER REFERENCE 14071	<ul> <li>Onlique Faster Payments transaction D replaced by remitter reference</li> <li>Remitter reference provided in position 36</li> <li>Remitter Sort Code removed</li> </ul>		
Faster	As Is	03	30177500040526003000000000000000GBP0000000103FPD/3000000092101522 301775 10 14071	<ul> <li>Beneficiary name provided at position 1</li> <li>Narrative 'FPD/' changes to 'FPO' and moves from position 1 to 23</li> <li>Unique Faster Payments transaction ID changes from position 5 to 36</li> <li>Beneficiary Sort Code removed</li> </ul>		
Payments debit	To Be	03	3017750005970700300000000000000000GBP0000000600BENEFICIARY NAME FPO 2000000000000000000000000000000000000			
Standing Order	As Is	74	30177500040410074000000000000000GBP0000000119REMITTER NAME REFERENCE 13269	<ul> <li>Transaction code changes from 74 to 93</li> <li>'FPI' narrative provided at position 23</li> </ul>		
Credit	To Be	93	301775000597070 <mark>93</mark> 00000000000000000GBP0000000100REMITTER NAME FPI REFERENCE 14071	<ul> <li>Payment reference moves from position 19 to 36</li> </ul>		
Standing Order	As Is	03	30177500040410003000000000000000GBP0000000116BENEFICIARY S/O 13269	• Transaction type changes from 'S/O' to 'SO' and moves from position 20 to 24		
Debit	To Be	03	30177500059707003000000000000000GBP0000000100BENEFICIARY SO 14071			

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