



LloydsLink Online - APACS - File Format

(May 2014)

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

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

```
HDR00131
30121501263853060000000000000000GBP0000072138Closing Ledger Balance 00130
30121501263853093000000000000000GBP000008000000BUSINESS CALL A/C LLINK TFR 00269 00130
30121501263853017000000000000000GBP00000002059JLP 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 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

APACS - 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 8 (Transaction narrative)	Detail of change
BACS Credit	As Is	74	30177500040526074000000000000000GBP00000000112LTCPTTAM1CBK137 FREETEXTREF 13269	<ul style="list-style-type: none"> • No change
	To Be	74	30177500059707074000000000000000GBP00000001000LTCPTTAM1CBK138 CTBACSIMMDAY2 14071	
BACS Debit	As Is	17	30177500040410017000000000000000GBP00000000112FREETEXTREF FREETEXTREF 13269	<ul style="list-style-type: none"> • No change
	To Be	17	30177500059707017000000000000000GBP00000001100BEN TESTER CTBACSIMMDAY2 14071	
Charges – Bank	As Is	03	30177500123456703000000000000000GBP00000014750SERVICE CHARGES REF : 131337475 56789	<ul style="list-style-type: none"> • No change
	To Be	03	30177500059618003000000000000000GBP00000000175SERVICE CHARGES REF : 131337475 13329	

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Transaction description	As is/ To be	Trans Code	Changes to field 8 (Transaction narrative)	Detail of change
Debit Card Payment	As Is	03	30177500040526003000000000000000GBP00000000599WH SMITH TRAVEL LONDON 13337	<ul style="list-style-type: none"> Additional payment reference provided
	To Be	03	30177500059618003000000000000000GBP00000000950OLIVER BONAS BANKSCD 4113 13337	
Debit Card Refund	As Is	93	30177500040526093000000000000000GBP00000000599WH SMITH TRAVEL LONDON 13338	<ul style="list-style-type: none"> Additional payment reference provided
	To Be	93	30177500059618093000000000000000GBP00000000950OLIVER BONAS BANKSCD 4113 13338	
Euro Money mover Debit	As Is	03	30177500040410003000000000000000GBP00000000120FOREIGN FT14539778EUR 1.40 @ 1.1648 13331	<ul style="list-style-type: none"> Narrative changes from 'FOREIGN FT' to 'FT' Narrative changes from 'currency conversion rate' to 'FOREIGN EUR' and shows at position 19
	To Be	03	30177500059618003000000000000000GBP00000000257FT145356236341 FOREIGN EUR 13331	
Euro Basic Money mover Debit	As Is	03	30177500040410003000000000000000GBP00000000137FOREIGN FT14535623EUR 1.60 @ 1.1686 13331	<ul style="list-style-type: none"> Narrative changes from 'FOREIGN FT' to 'FT' Narrative changes from 'currency conversion rate' to 'FOREIGN EUR' and shows at position 19
	To Be	03	30177500059618003000000000000000GBP00000000232FT145397779341 FOREIGN EUR 13331	
Inbound International Payment	As Is	93	30177500040410093000000000000000GBP00000000100REMITTER 13339	<ul style="list-style-type: none"> Remitter name moves from position1 to position 8 Narrative includes the text 'F/FLOW'
	To Be	93	30177500059707093000000000000000GBP00000000700F/FLOW REMITTER 14071	
International Money mover Debit	As Is	03	30177500040410003000000000000000GBP00000000110FOREIGN FT14537327BENEFICIARY NAME 13331	<ul style="list-style-type: none"> Narrative changes from 'FOREIGN FT' to 'FT' Narrative changes from 'BENEFICIARY NAME' to 'FOREIGN' and shows at position 19
	To Be	03	30177500059618003000000000000000GBP00000000220FT145373270341 FOREIGN 13331	
Internal Transfer Credit	As Is	93	30177500040410093000000000000000GBP00000000123REMITTER NAME PAYMENT REF 13262	<ul style="list-style-type: none"> Narrative changes from 'REMITTER NAME' and 'PAYMENT REF' to 'sort code and account number debited'
	To Be	93	30177500059707093000000000000000GBP00000000350AC 30177500059618 13331	
Internal Transfer Debit	As Is	03	30177500040410003000000000000000GBP00000000125BENEFICARY PAYMENT REF 13262	<ul style="list-style-type: none"> Narrative changes from 'BENEFICIARY NAME' and 'PAYMENT REF' to 'sort code and account number credited'
	To Be	03	30177500059707003000000000000000GBP00000000340TO 30177500059618 13331	

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Transaction description	As is/ To be	Trans Code	Changes to field 8 (Transaction narrative)	Detail of change
Banker's Draft	As Is	03	301775000404100030000000000000000GBP00000000155DRAFT 590004 13329	<ul style="list-style-type: none"> No change
	To Be	03	301775000597070030000000000000000GBP00000000320DRAFT 590001 13329	
Cash/cheque credit (Account holding branch)	As Is	93	301775000404100930000000000000000GBP00000001500SUNDRY CREDIT 13329	<ul style="list-style-type: none"> Narrative changes from 'SUNDRY CREDIT' to credit reference number
	To Be	93	301775000597070930000000000000000GBP00000002000500020 13329	
Cash/cheque credit (Non-account holding branch)	As Is	74	301775000404100740000000000000000GBP00000001400BANK GIRO CREDIT CORN ST BRISTOL 13329	<ul style="list-style-type: none"> Transaction code changes from 74 to 93 Narrative changes from 'BANK GIRO CREDIT' to credit reference number Narrative no longer contains the branch address
	To Be	93	301775000597070930000000000000000GBP00000001900500019 13329	
Cheque Debit	As Is	11	301775000404100110000000000000000GBP00000001500 000028 13329	<ul style="list-style-type: none"> No change
	To Be	11	301775000597070110000000000000000GBP00000001200 000005 14071	

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