Corporate Online Banking user guide

Handelsbanken

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1. Introduction

1.1 What is Corporate Online Banking?

With Handelsbanken's Corporate Online Banking you can access your account balance and make transfers and payments in a secure environment whenever you like.

Corporate Online Banking will enable you to:

- View and download transaction information.
- Create groups of accounts and overview their balances in different currencies.
- Create and manage standing order instructions and view or delete Direct Debit mandates.
- Make UK payments or payments to overseas beneficiaries
- Create templates for salary or other regular payments.
- Transfer money between your company accounts.
- Manage your payment files and import from your accounting package.
- View current exchange rates.
- Keep track of your cheque book orders.

1.2 System requirements

Please refer to our website under Corporate > Online Banking > Corporate Online Banking > More information > System requirements for the latest information.

2. Accounts

2.1 Account overview

Here you can choose which companies and accounts you would like to view, or select multiple companies if you are authorised to work for more than one. A 'Select all' button has also been provided for ease if you have many companies to choose from. Some additional options are available for selection to help filter and display the relevant information.

Account group

It is possible to create groups containing those accounts you wish to view together. This could be useful if there are only a few accounts that you view on a regular basis and like to view them to see an overall balance.

To create a group see section: Accounts > Account Group > Create.

Any account groups created will then appear in the drop down menu.

Balance as at

Here you can select a date at which the balance will be displayed. This date can be any date up to 13 months old from the date of request.

The default will be today's date. The date can also be selected by clicking on the calendar button and then selecting the required date.

Equivalent Currency

A number of currencies are available for selection. By selecting an equivalent currency, the account balances will be displayed in the account currency and also be displayed in the selected equivalent currency.

Sort by

Customer: Sorting by customer will present the screen split by companies and then in account number order under each company.

Currency: Sorting by currency will present the account grouped by currencies in alphabetical order.

Once the required selections have been made, the account overview will be displayed showing account number, account name, currency and balance. If an equivalent currency was chosen, the balance will also be show on the chosen currency.

To view the transactions on a particular account, click on the relevant account number. A date range should then be selected with the default as the current date. Some additional search options are also available as described in the next section labelled Transactions.

Central Accounts

If you have a central account for one or more of the companies you selected at login, then a Central account button will be available for selection. By selecting this button and using the relevant filters, the central account number will be displayed on the next page.

By clicking on the account number, you will be required to select a date range which will default to the current date. Some additional search options are also available - see 2.2 Transactions.

By clicking on the Account name of the relevant central account, a list of accounts linked to the central account will be displayed.

2.2 Transactions

Select Accounts from the top menu, then Transactions from Quick links or from the main menu.

If you have access to more than one company and/or account, you can select the accounts for which you want to view the interest details.

The page automatically displays every transaction on your account for the last two days.

Customer details

The blue section of the page will display information about your company, for example:

Company name

Account name

Account number

Sort code

IBAN (your international account number)

Currency of the account

Account balance (excludes unused overdraft)

Available balance (includes unused overdraft)

You can also use this section to swap between your other accounts.

Pending transactions -
These are transactions that you've made but haven't yet been posted to your account. These can include debit card payments and transfers from your account that we may be performing extra checks on.

Print or download your statements –
Click the 'CSV' or 'PDF' icons to download your statements in either of those file formats, which you can then print if you need.

Sort -
You can organise your transactions in ascending or descending date order by clicking the arrow icon at the top of the 'Date' column.

Filter -
Add extra search criteria to help you find specific transactions.

Amount range -
Set a custom filter to only show transactions between a lower and upper value of your choice.

Transaction details -
You can search for details of a transaction (for both money in and money out) – such as '00054' to search for a cheque issued under number 000054, or 'Barclaycard' to search for a payment to Barclaycard etc.

Transaction volumes -
You can increase the number of transactions displayed on one page using the 'Results per page' option at the bottom right of the screen, but please note this is limited to 15,000 transactions.

2.3 Interest details

Select Accounts from the top menu then click Interest details from the Quick links or from the main menu.

If you have access to more than one company and/or account, you can select the accounts for which you want to view the interest details.

Interest details are available for most account types.

If interest is applicable for that account the following information will be displayed:

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Interest rate -

This is either the rate you're charged or you earn. It may be a single rate or tiered; if it's tiered, see the table for further details.

Earned -
This is how much interest has been credited to your account.

Charged -
This is how much interest has been debited from your account.

Pending -
This is the amount of interest that has accrued and will be paid/charged on the next due date.

Interest applied to -
If you have nominated a different account where your interest is credited or debited, this will be displayed at the bottom of the page.

2.4 Account group

By using Account groups, it gives you the possibility to group certain accounts together for viewing under the 'Account overview' function. This may be useful if there are for example four or five accounts that are viewed together on a regular basis and you would like to see the net figure for all accounts.

Create
To create an Account group, firstly give the group a name e.g 'Andrews accounts' or 'Daily transaction accounts.' The name can consist of the letters A to Z and numbers 0 to 9 (both lower and upper case are accepted and the case used is recognised and retained). Then choose which accounts you would like to include in the group by ticking the relevant boxes.

Change
To change an Account group, firstly select the Account group from the drop down list. The list of accounts that the user has authority to view will then be displayed and can be selected or de-selected.

View or delete
To view and/or delete an Account group, firstly select the Account group from the drop down list. The list of accounts that are included in the selected group will be displayed and can then be deleted accordingly.

2.5 Download transactions

Transactions can be viewed on the screen or downloaded for accounting or reconciliation purposes. The file formats available are either a comma separated format or a semicolon separated format with a file extension of .csv. If you require a different format to those offered, then please contact the bank as it may be possible to send other formats.

To download transactions, either select one or more companies from the list, or choose an account group. Select the file format that you wish to receive together with the dates for which you would like to see transactions.

Please note that if transactions for the current day are included in the selection, then it may not capture all transactions as account activity will continue throughout the business day.

The accounts you wish to download can then be selected by ticking the relevant boxes. Once the download button has been selected, the download will take place into Microsoft Excel.

3. Payments and transfers

Payments can be made to beneficiaries using a variety of payment types. Bacs, CHAPS, Faster and International payments are the payment tools that you may need to use on a day to day basis to carry out your banking business. Transfers can also be made between your accounts and can be entered well in advance.

All payments or transfers you create are confirmed by entering the password for your digital signature. You can view your future payments or transfers and may delete a payment not yet made if you have the correct authorities. Payments or transfers up to 13 months back can be viewed in the account statement, described under the service Account Information.

3.1 Create Bacs

Before a Bacs payment can be made, a Bacs settlement limit will need to be agreed with your branch.

Bacs payments are the traditional method for paying salaries and suppliers. Large numbers of beneficiaries can be paid in one batch although Bacs can also be used for smaller volumes or for individual transactions. Bacs payments can either be created from manual input of all required details or can be created by using a pre-authorised template. Please see the section titled 'Templates, Bacs' for further details on how to create and authorise templates.

Bacs payments will need to be sent two UK working days before the payment date. When making several payments in a batch, the 'add' button needs to be selected after each beneficiary is added. By selecting the 'add' button, the beneficiary details are then added to the bottom of the screen.

If your internet connection is lost, or you navigate to another menu option by mistake, the details that have been added will automatically be retrieved when returning to the Create Bacs menu.

The payment batch can then be completed accordingly. Any beneficiary added can subsequently be amended by clicking on the beneficiary name.

Payment date

This is the date on which the beneficiaries will receive the funds and your account will be debited. The earliest date for payment will be displayed on the screen next to the date field followed by the cut-off time in order to achieve that date. Future dates can be selected up to one calendar year in advance by either entering the date in the format of dd/mm/yyyy or by clicking on the calendar button and selecting a date.

Debit amount

The debit amount is the total amount of the payment,which can include multiple credits to beneficiaries, and will be debited to your account on the specified payment date.

Debit reference

This is a mandatory field and should be used as a reference to help identify the payment in the future. This reference is not sent to the beneficiary of the payment but will be quoted within the narrative on your bank statement preceded by the word 'Bacs'. Only the following characters can be used: A to Z (upper and/or lower case), 0 to 9, &, (.) full stop, (-) hyphen, and (/) forward slash.

Save as template

When creating a Bacs payment, it is possible to save the details as a template which may be useful if you are going to pay the same beneficiaries again at a later date. When saving the payment as a template, you will be asked to give the template a name which will then appear when searching for the template at a later date.

It is also possible to save the template amounts by selecting the checkbox. If the amounts are saved, it is possible to amend the amount when using the template to make a payment.

Restricted

Restricted payments is a useful feature to use when making payments that may be confidential to certain people within the company. If a payment is marked as restricted, then an asterisk * will be seen in place of the amount and/or beneficiary in various parts of the service by anyone who has not been granted the restricted authority. An example of where this can be useful is for salary payments where only the Accounts department may be allowed to view the details of the payments.

Sort Code - Bank search

If you do not know the sort code for the beneficiary's bank then the Bank search option can be used. Here you can search for a sort code by bank name and branch and then select the relevant code for use in the Bacs payment.

Reference

This field is not mandatory, however, any narrative entered will show on the beneficiary's bank statement to assist them in identifying the payment. Use this field to quote, for example, an invoice number or reference. If the beneficiary has an account number and a roll number (e.g. for building society accounts), the roll number should be quoted in this field. Only the following characters can be used: A to Z (upper and/or lower case), 0 to 9, &, (.) full stop, (-) hyphen, and (/) forward slash.

Order

This field is not mandatory, however, it is possible to enter numbers from 1 to 99999. Where this field has been used, the payment rows will be listed in this numerical order, otherwise rows will be displayed in input order. In both cases it is also possible to sort on the Beneficiary.

3.2 Change Bacs

Any Bacs payments that have not been finally authorised can be changed by a person that has the required authorities. Select the payment that needs to be amended by clicking on the account number and the payment will be displayed. If the payment was created from a template, only the amount and/or reference for each beneficiary can be amended together with the payment date, debit amount and debit reference for the debit account.

3.3 Create payment

Payments can either be created from manual input of all required details or can be created by using a pre-authorised template. Please see section 3.9.2 for further details on how to create and authorise templates.

Payment date

This is the date on which your account will be debited and payment will be made to the beneficiary bank. Future dates can be selected up to one calendar year in advance by either entering the date in the format dd/mm/yyyy or by clicking on the calendar button and selecting a date.

Pre-booked FX deal

If the currency of the payment differs from the currency of the debit account, a rate will be obtained automatically dependant upon the debit amount and Payment Date. However, select this box where the debit amount exceeds the equivalent of £100,000 sterling and an exchange rate deal specifically relating to this particular payment has already been agreed and booked with the Bank. It is then possible to enter a reference that was provided when the deal was booked with the Bank.

Debit reference

This is a mandatory field and should be used as a reference to help identify the payment in the future. This reference is not sent to the beneficiary of the payment but will be quoted within the narrative on your bank statement. Only the following characters can be used: A to Z (upper and/or lower case), 0 to 9, &, (.) full stop, (-) hyphen, and (/) forward slash.

Save as template

When creating a payment, it is possible to save the details as a template which may be useful if you are going to pay the same beneficiary again at a later date. When saving the payment as a template, you will be asked to give the template a name which will then displayed when searching for the template at a later date.

Restricted

Restricted payments is a useful feature to use when making payments that may be confidential to certain people within the company. If a payment is marked as restricted, then an asterisk (*) will be seen in place of the amount and/or beneficiary in various parts of the service by anyone who has not been granted the restricted authority. An example of where this can be useful is for salary payments where only the Accounts department may be allowed to view the details of the payments.

Beneficiary name

Enter the name of the beneficiary, or for cheque requests enter the payee's name. The beneficiary name should match with the name of the account at the beneficiary bank otherwise the bank may return the payment. Only the following characters can be used:

A-Z (upper and/or lower case), 0-9, (.) full stop, (-) hyphen, (/) forward slash, (?) question mark, (:) colon, ( ) brackets, (') apostrophe, (,) comma and (+) plus.

Address

For Payment type Cheque, you must complete the address to show where the cheque should be posted to. If this is being sent directly to the beneficiary you may wish to add a message to the beneficiary in the box provided to help the recipient identify what the payment relates to e.g. invoice number.

For SWIFT/BIC, sort code, Faster Payments and Other payment types, entering the beneficiary's address may assist the receiving bank in identifying or confirming the account holder, however, it is not mandatory to provide this information.

Account number/IBAN

For payments in euro to a bank within the EEA (European Economic Area), the beneficiary IBAN (International Bank Account Number) must be entered. The beneficiary should obtain this from their own bank if not already known. For all other payments, enter the account number or IBAN as advised by the beneficiary. This field should be left blank if the Payment type is Cheque.

Only the following characters can be used: A to Z (upper and/or lower case), 0 to 9, &, (.) full stop, (-) hyphen, and (/) forward slash. The EEA consists of the following countries:

- 27 EU member states
- Iceland
- Norway
- Liechtenstein

IBAN

The International Bank Account Number (IBAN) is an international standard for identifying bank accounts across

national borders. The IBAN was originally developed to facilitate payments within the European Union but the format is flexible enough to be applied globally.

IBAN imposes a flexible but regular format for account identification and contains validation information to avoid errors of transcription. The IBAN's primary purpose is to facilitate cross-border inter-bank routing and avoid routing errors.

The IBAN consists of a two letter country code, followed by two check digits and up to thirty alphanumeric characters for the domestic bank account number, called the BBAN (Basic Bank Account Number).

The IBAN should not contain spaces when transmitted electronically. However, when printed on paper, the IBAN is commonly expressed in groups of four characters separated by a single space, the last group being of variable length.

Payment type
For details of charges for each of these payment types below, please refer to your Corporate Banking tariff or contact your local branch.

Intra company payment
The intra company payment option can only be used for payments to another Handelsbanken branch outside of the UK and where the Beneficiary is the same as the remitter.

Faster Payments
Used for GBP payments up to £250,000 within the UK that need to be credited to the beneficiary's account on the same working day.

CHAPS
Used for GBP payments within the UK that need to be credited to the beneficiary's account on the same working day. There is no payment limit for CHAPS although it is typically more expensive than using Faster Payments.

Cheque
Used to order a cheque payable to a beneficiary which will be posted directly to the details inputted in the address field. At least two lines of the address field should be completed with the beneficiary address.

SWIFT/BIC
Used for all euro payments going to a country within the European Economic Area and for international payments where SWIFT/BIC details are known.

Currency to sort code
Used as an alternative to SWIFT/BIC for payments in currencies other than GBP or EUR where the beneficiary's account is located in the UK.

Other
Used for international payments when SWIFT/BIC is not applicable or available (e.g. for payments to the USA using a Fed Wire, ABA or Routing number).

Bank charges
The Bank charges option will determine how the charges for the payment will be paid.

For some payments within the European Economic Area the bank charges will need to be changed to 'SHA', shared. This will be confirmed in the signing page.

Shared	Shared means that the remitter pays the remitting bank charges and the beneficiary will pay the beneficiary bank charges.
Our account	All charges for the payment including beneficiary bank charges will be paid by the remitter.
Beneficiary account	Remitting charges will be deducted from the payment and the beneficiary will pay all other charges associated with the payment.

Message to beneficiary
This field is not mandatory, however, any narrative entered will show on the beneficiary's bank statement to assist them in identifying the payment. This field can be used to quote, for example, an invoice number or reference.

Only the following characters can be used: A-Z (upper and/or lower case), 0-9, (.) full stop, (-) hyphen, (/) forward slash, (?) question mark, (:) colon, ( ) brackets, (') apostrophe, (,) comma and (+) plus.

3.4 Change payment

Any payments that have not been finally authorised can be changed by a person that has the required authorities. Select the payment that needs to be amended by clicking on the account number and the payment will be displayed. If the payment was created from a template, only the amount and/or reference for each beneficiary can be amended together with the payment date, debit amount and debit reference for the debit account.

3.5 Create transfer

Transfers can be used to transfer funds between accounts that the user has access to. Transfers can be made in a single currency or between accounts denominated in different currencies.

Single currency transfer

Debit reference

This is a mandatory field and should be used as a reference to help identify the payment in the future. This reference is not sent to the beneficiary of the payment but will be quoted within the narrative on your bank statement.

Only the following characters can be used: A to Z (upper and/or lower case), 0 to 9, &, (.) full stop, (-) hyphen, and (/) forward slash.

Credit Account

A list of all accounts in the same currency as the selected debit account will be available in the drop-down list. Multiple lines can be added to the transfer to allow for multiple credits against one debit. After each credit account, amount (if required) and reference has been selected then click on 'add' to add the details to the transfer.

Reference

This reference is a mandatory field and will show on the beneficiary's bank statement to assist in identifying the payment. Only the following characters can be used:

A to Z (upper and/or lower case), 0 to 9, &, (.) full stop, (-) hyphen, and (/) forward slash.

Cross currency transfer

Debit reference

This is a mandatory field and should be used as a reference to help identify the payment in the future. This reference is not sent to the beneficiary of the payment but will be quoted within the narrative on your bank statement. Only the following characters can be used:

A to Z (upper and/or lower case), 0 to 9, &, (.) full stop, (-) hyphen, and (/) forward slash.

Credit Account

A list of all accounts in currencies other than that of the selected debit account will be available in the drop-down menu list.

Payment currency

Once the credit account has been selected, it is possible to select the currency of the transfer. The currency option will be limited to the currency of either the debit account or credit account.

Amount

The amount input will be the amount in the currency selected in the 'Payment currency' field.

Reference

This reference is a mandatory field and will show on the beneficiary's bank statement to assist in identifying the payment. Only the following characters can be used:

A to Z (upper and/or lower case), 0 to 9, &, (.) full stop, (-) hyphen, and (/) forward slash.

3.6 Authorise

The Authorise menu can be accessed by any user that has the authority to input payments, view the accounts or by a user that is authorised to sign payments on behalf of the customer.

All transactions that need to be authorised will appear in the list. The list will be sorted in account number order but can be rearranged to show in either payment type order e.g. Bacs, payment or transfer, or can be arranged in payment date order to show the earliest date at the top of the list.

If the user is an authorised signatory and has a category/limit that is required to sign one or more of the transactions, then a checkbox will appear next to the transaction. To the right of the transaction, the next authorisation level will also be shown if the user is able to authorise it i.e. 'Partial' authorisation means that a further user(s) must also sign the transaction before it is submitted to the bank for processing.

The other level is 'Final' authorisation which means that the transaction will be submitted to the bank once authorised and signed. If a transaction has been marked as 'restricted' and the user does not have the restricted permission, the amount will be replaced by an asterisk and there will be no link on the account number to display the transaction.

To display the details of a transaction, the link on the 'Account' can be selected. If the transaction was created from a template, the template name will be shown on the detailed screen. In addition to the template name, when viewing a Bacs payment created from a template, an asterisk will be displayed next to any rows where details differ from that of the authorised template.

One or more transactions can be selected for authorisation by ticking the relevant boxes, or by clicking 'select all', all of the transactions will be selected. Once the 'execute' button has been clicked, the user will be prompted to electronically sign the transaction by entering their preselected password.

If any Bacs or transfer transaction is past the payment date or has missed the relevant cut-off time, then it will not be possible to authorise that particular transaction. If a payment transaction has passed the relevant cut-off time or payment date, it can still be authorised, but will only be released the following working day.

3.7 Payments and transfers history

Bacs history

The Bacs history will show all transactions that have been submitted to the bank with a payment date of the current business day or earlier and up to and including 13 months from the date of the request. Additional search options can be used to locate a particular payment. The first search option is the status of the payment which will be one of the following:

Executed	This means that the transaction has been executed by the bank and the funds should be with the beneficiary on the specified payment date.
Deleted	The transaction has either been deleted by the customer or by the bank and will not be processed.
In progress	The transaction is with the bank and is awaiting transmission. The transaction may have a payment date in the future and will be held until nearer the time.

Other search options include the 'Debit amount' search that allows the user to search for either a specific amount or all payments within an amount range. It is also possible to search for a particular beneficiary name or part thereof.

Once the search results have been returned it is possible to view details of the transactions by clicking on the 'Debit reference' link. If the transaction was marked as restricted and the user does not have the restricted permission then the Debit amount will be replaced with an asterisk (*) and the link on the debit reference will not be available.

Payment history

The Payment history will show all transactions that have been submitted to the bank with a payment date of the current business day or earlier and up to and including 13 months from the date of the request. Additional search options can be used to locate a particular payment. The first search option is the status of the payment which will be one of the following:

Executed	This means that the transaction has been executed by the bank and the funds should be with the beneficiary on the specified payment date.
Deleted	The transaction has either been deleted by the customer or by the bank and will not be processed.
In progress	The transaction is with the bank and is awaiting transmission. The transaction may have a payment date in the future and will be held until nearer the time.

Other search options include the 'Beneficiary amount' search that allows the user to search for either a specific

amount or all payments within an amount range. It is also possible to search for a particular beneficiary name or part thereof. Once the search results have been returned it is possible to view details of the transactions by clicking on the 'Beneficiary name' link.

If the transaction was marked as restricted and the user does not have the restricted permission then the Beneficiary name and Debit amount will be replaced with an asterisk and the link on the Beneficiary name will not be available.

Transfer history

The Transfer history will show all transactions that have been submitted to the bank with a payment date of the current business day or earlier and up to and including 13 months from the date of the request. Additional search options can be used to locate a particular payment. The first search option is the status of the payment which will be one of the following:

Executed	This means that the transaction has been executed by the bank and the funds should be with the beneficiary on the specified payment date.
Deleted	The transaction has either been deleted by the customer or by the bank and will not be processed.
In progress	The transaction is with the bank and is awaiting transmission. The transaction may have a payment date in the future and will be held until nearer the time.

Other search options include the 'Beneficiary amount' search that allows the user to search for either a specific amount or all payments within an amount range. It is also possible to search for a credit account of a transfer. Once the search results have been returned it is possible to view details of the transactions by clicking on the 'Debit reference' link.

3.8 Future payments and transfers

The Future payments and transfers menu can be accessed by any user that has the authority to input payments or by a user that is authorised to sign payments or transfers on behalf of the customer.

All transactions that have a payment date of greater than the current business day will appear in the list. The list will be sorted in account number order but can be rearranged to show in either payment type order e.g. Bacs, Payment or transfer, or can be arranged in payment date order to show the earliest date at the top of the list.

Executed	This means that the transaction has been executed by the bank and the funds should be with the beneficiary on the specified payment date.
Deleted	The transaction has either been deleted by the customer or by the bank and will not be processed.
In progress	The transaction is with the bank and is awaiting transmission. The transaction may have a payment date in the future and will be held until nearer the time.

The transactions that will appear on the list will depend on the users permissions as described below:

- If the user only has 'input' permission then all future payments for the accounts where input permission is granted will be displayed.
- If the user only has 'input from template only' permission then all future payments that were created from a template will be displayed on the accounts where the permission is present.
- If the user is allowed to authorise payments, then all future payments on accounts where the user has payment authorisation will be displayed.
- If the user is allowed to authorise transfers, then all future transfers on accounts where the user has transfer authorisation will be displayed.
- An asterisk will be displayed in place of the amount if the payment is restricted and the user is not allowed to view restricted payments and there will not be a link to expand the transaction details.

If a payment has not been processed by the bank, it may still be possible to delete the transaction and therefore the transaction will not be processed at all. The user will need a payment authorisation limit and category to be able to delete a payment.

To delete a transaction, the link on the account number should be clicked to display the details and then the delete

button can be selected. The deletion will need to be electronically signed before the deletion takes place. Transfers cannot be deleted once submitted to the bank.

3.9 Templates

Templates can be created for Bacs, payments and single currency transfers. Templates can be very useful if you plan to send payments to the same beneficiary(ies) on a regular basis.

A template enables you to pre-authorise the bank details for a beneficiary so they do not have to be checked on each and every payment unless subsequently amended.

3.9.1 Templates - Bacs

Bacs templates

Each template will need to be authorised before it can be used to create a payment. Any new templates that have not been authorised will not appear in the template list when creating a Bacs payment.

Template name

A template name is required and will help the user to identify the template at a later date and when using the template to create a payment. This name is not sent to the beneficiary of the payment and will not be quoted within the narrative on your bank statement. Only the following characters can be used:

A to Z (upper and/or lower case), 0 to 9, &, (.) full stop, (-) hyphen, and (/) forward slash.

Debit reference

This is a mandatory field and should be used as a reference to help identify the payment in the future. This reference is not sent to the beneficiary of the payment but will be quoted within the narrative on your bank statement preceded by the word 'Bacs'. Only the following characters can be used:

A to Z (upper and/or lower case), 0 to 9, &, (.) full stop, (-) hyphen, and (/) forward slash.

Restricted

Restricted payments is a useful feature to use when making payments that may be confidential to certain people within the company. If a payment is marked as restricted, then an asterisk (*) will be seen in place of the amount and/or beneficiary in various parts of the service by anyone who has not been granted the restricted authority.

An example of where this can be useful is for salary payments where only the Account department may be allowed to view the details of the payments.

Sort Code - Bank search

If you do not know the sort code for the beneficiary's bank then the Bank search option can be used. Here you can search for a sort code by bank name and branch and then select the relevant code for use in the Bacs payment.

Reference

This field is not mandatory, however, any narrative entered will show on the beneficiary's bank statement to assist them in identifying the payment. Use this field to quote, for example, an invoice number or reference. If the beneficiary has an account number and a roll number (e.g. for building society accounts), the roll number should be quoted in this field. Only the following characters can be used: A to Z (upper and/or lower case), 0 to 9, &, (.) full stop, (-) hyphen, and (/) forward slash.

Order

This field is not mandatory, however, It is possible to enter numbers from 1 to 99999. Where this field has been used, the payment rows will be listed in this numerical order, otherwise rows will be displayed in input order. In both cases it is also possible to sort on the Beneficiary. When making several payments in a batch, the 'add' button needs to be selected after each beneficiary is added. By selecting the 'add' button, the beneficiary details are then added to the bottom of the screen.

If your internet connection is lost, or you navigate to another menu option by mistake, the details that have been added will automatically be retrieved when re-entering the Bacs template menu. The payment batch can then be completed accordingly.

Any beneficiary added can subsequently be amended by clicking on the beneficiary name.

Bacs templates (Change)

It is possible to change the details of a Bacs template by selecting the template name from the drop-down list. If the template name is preceded by '(U)' then this denotes that the template currently has an unauthorised status and any changes made to the template will supersede any prior unauthorised change.

If a payment is created from a template that has changes awaiting authorisation, then a message will be displayed to

the user advising them accordingly. Once changes have been made to a template the user will need to electronically sign the template. The template will then need to be authorised by a second user.

Bacs templates (View or delete)
Templates can be viewed or deleted from this menu. If the template to be deleted has changes awaiting authorisation, then the template together with all pending changes will be deleted.

3.9.2 Templates - Payment

Payment templates
Each template will need to be authorised before it can be used to create a payment. Any new templates that have not been authorised will not appear in the template list when creating a payment.

Template name
A template name is required and will help the user to identify the template at a later date and when using the template to create a payment. This name is not sent to the beneficiary of the payment and will not be quoted within the narrative on your bank statement. Only the following characters can be used:

A to Z (upper and/or lower case), 0 to 9, &, (.) full stop, (-) hyphen, and (/) forward slash.

Debit reference
This is a mandatory field and should be used as a reference to help identify the payment in the future. This reference is not sent to the beneficiary of the payment but will be quoted within the narrative on your bank statement. Only the following characters can be used:

A to Z (upper and/or lower case), 0 to 9, &, (.) full stop, (-) hyphen, and (/) forward slash.

Restricted
Restricted payments is a useful feature to use when making payments that may be confidential to certain people within the company. If a payment is marked as restricted, then an asterisk (*) will be seen in place of the amount and/or beneficiary in various parts of the service by anyone who has not been granted the restricted authority. An example of where this can be useful is for salary payments where only the Account department may be allowed to view the details of the payments.

Beneficiary name
Enter the name of the beneficiary, or for cheque requests enter the payee's name. The beneficiary name should match with the name of the account at the beneficiary bank, otherwise the bank may return the payment. Only the following characters can be used:

A-Z (upper and/or lower case), 0-9, (.) full stop, (-) hyphen, (/) forward slash, (?) question mark, (:) colon, ( ) brackets, (') apostrophe, (,) comma and (+) plus.

Address
For Payment type Cheque, you must complete the address to show where the cheque should be posted to. If this is being sent directly to the beneficiary you may wish to add a message to the beneficiary below to help the recipient identify what the payment relates to (e.g. invoice number).

For SWIFT/BIC, Sort code, Faster Payments and Other payment types, entering the beneficiary's address may assist the receiving bank in identifying or confirming the account holder, however, it is not mandatory to provide this information.

Account number/IBAN
For payments in Euro to a bank within the EEA (European Economic Area), the beneficiary IBAN must be entered. The beneficiary should obtain this from their own bank if not already known. For all other payments, enter the account number or IBAN as advised by the beneficiary. This field should be left blank if the Payment type is Cheque. Only the following characters can be used:

A to Z (upper and/or lower case), 0 to 9, &, (.) full stop, (-) hyphen, and (/) forward slash.

The EEA consists of the following countries:

- 27 EU member states
- Iceland
- Norway
- Liechtenstein

IBAN

The International Bank Account Number (IBAN) is an international standard for identifying bank accounts across national borders. The IBAN was originally developed to facilitate payments within the European Union but the format is flexible enough to be applied globally. IBAN imposes a flexible but regular format for account identification and contains validation information to avoid errors of transcription.

IBAN's primary purpose is to facilitate cross-border inter-bank routing and avoid routing errors.

The IBAN consists of a two letter country code, followed by two check digits and up to thirty alphanumeric characters for the domestic bank account number, called the BBAN (Basic Bank Account Number).

The IBAN should not contain spaces when transmitted electronically. However, when printed on paper, the IBAN is commonly expressed in groups of four characters separated by a single space, the last group being of variable length.

Payment type

For details of charges for each of these payment types below, please refer to your Corporate Banking tariff or contact your local branch.

Faster Payments

Used for GBP payments up to £250,000 within the UK that need to be credited to the beneficiary's account on the same working day.

CHAPS

Used for GBP payments within the UK that need to be credited to the beneficiary's account on the same working day. There is no payment limit for CHAPS although it is typically more expensive than using Faster Payments.

Cheque

Used to order a cheque payable to a beneficiary which will be posted directly to the details inputted in the address field. At least two lines of the address field should be completed with the beneficiary address.

SWIFT/BIC

Used for all euro payments going to a country within the European Economic Area and for international payments where SWIFT/BIC details are known.

Currency to sort code

Used as an alternative to SWIFT/BIC for payments in currencies other than GBP or EUR where the beneficiary's account is located in the UK.

Other

Used for international payments when SWIFT/BIC is not applicable or available (e.g. for payments to the USA using a Fed Wire, ABA or Routing number).

Intra company payment

The intra company payment option can only be used for payments to another Handelsbanken branch outside of the UK and where the Beneficiary is the same as the remitter.

For payments to the United Kingdom in pound sterling, select sort code. Please note, payments within the UK in pounds sterling requiring a value date of two or more working days in the future would normally be processed using Create Bacs.

The Bank charges option will determine how the charges for the payment will be paid.

For some payments within the European Economic Area the bank charges will need to be changed to 'SHA', shared.

Shared	Shared means that the remitter pays the remitting bank charges and the beneficiary will pay the beneficiary bank charges.
Our account	All charges for the payment including beneficiary bank charges will be paid by the remitter.
Beneficiary account	Remitting charges will be deducted from the payment and the beneficiary will pay all other charges associated with the payment.

Message to beneficiary

This field is not mandatory, however, any narrative entered will show on the beneficiary's bank statement to assist them in identifying the payment. This field can be used to quote, for example, an invoice number or reference. Only the following characters can be used:

A-Z (upper and/or lower case), 0-9, (.) full stop, (-) hyphen, (/) forward slash, (?) question mark, (:) colon, ( ) brackets, (‘) apostrophe, (,) comma and (+) plus.

Payment template (Change)
It is possible to change the details of a Payment template by selecting the template name from the drop-down list. If the template name is preceded by ‘(U)’ then this denotes that the template currently has an unauthorised status and any changes made to the template will supersede any prior unauthorised changes.

If a payment is created from a template that has changes awaiting authorisation, then a message will be displayed to the user advising them accordingly. Once changes have been made to a template the user will need to electronically sign the template. The template will then need to be authorised by a second user. It is not possible to change the ‘Payment type’ on a payment template. If the user needs to change the ‘Payment type’ then the template will need to be deleted and a new one created.

Payment template (View or delete)
Templates can be viewed or deleted from this menu. If the template to be deleted has changes awaiting authorisation, then the template together with all pending changes will be deleted.

3.9.3 Templates - Transfer

Transfer template
Each template will need to be authorised before it can be used to create a payment. Any new templates that have not been authorised will not appear in the template list when creating a transfer. Templates cannot be created for cross currency transfers.

Template name
A template name is required and will help the user to identify the template at a later date and when using the template to create a transfer. This name is not sent to the beneficiary of the payment and will not be quoted within the narrative on your bank statement. Only the following characters can be used:

A to Z (upper and/or lower case), 0 to 9, &, (.) full stop, (-) hyphen, and (/) forward slash.

Debit reference
This is a mandatory field and should be used as a reference to help identify the payment in the future. This reference is not sent to the beneficiary of the payment but will be quoted within the narrative on your bank statement. Only the following characters can be used:

A to Z (upper and/or lower case), 0 to 9, &, (.) full stop, (-) hyphen, and (/) forward slash.

Credit Account
A list of all accounts in the same currency as the selected debit account will be available in the drop-down list. Multiple lines can be added to the transfer to allow for multiple credits against one debit. After each credit account, amount (if required) and reference has been selected then click on ‘add’ to add the details to the transfer template.

Reference
This reference is a mandatory field and will show on the beneficiary’s bank statement to assist in identifying the payment. Only the following characters can be used: A to Z (upper and/or lower case), 0 to 9, &, (.) full stop, (-) hyphen, and (/) forward slash.

Transfer template (Change)
It is possible to change the details of a transfer template by selecting the template name from the drop-down list. If the template name is preceded by ‘(U)’ then this denotes that the template currently has an unauthorised status and any changes made to the template will supersede any prior unauthorised changes. If a payment is created from a template that has changes awaiting authorisation, then a message will be displayed to the user advising them accordingly.

Once changes have been made to a template the user will need to electronically sign the template. The template will then need to be authorised by a second user.

Transfer template (View or delete)
Templates can be viewed or deleted from this menu. If the template to be deleted has changes awaiting authorisation, then the template together with all pending changes will also be deleted.

3.9.4 Templates - Authorise

All templates that need to be authorised will appear in the list. The list will be sorted in account number order. If the user has permission to authorise templates, then a checkbox will appear next to the relevant template(s). Details of the template can be viewed by clicking on the ‘Template name’ link. The template can be deleted if the details are incorrect or the template is no longer required by clicking on the delete button. The deletion will need to be

~ electronically signed before the deletion takes place.

If a template has been marked as 'restricted' and the user does not have the restricted permission, the link on the 'Template name' will not be available and there will be no checkbox to authorise the template. One or more templates can be selected for authorisation by ticking the relevant boxes. Once the 'execute' button has been clicked, the user will be prompted to electronically sign the transaction by entering their preselected password.

3.10 Other services

3.10.1 Exchange rates

A number of exchange rates are available for information purposes. The rates displayed will be updated at various points throughout the day and may be used for converting payments/receipts up to the amount of £100,000 or currency equivalent.

Choose the currency you wish to sell from the drop down list, e.g. if you have a GBP account and wish to purchase USD, then select GBP from the drop down list. A list of applicable exchange rates are then displayed.

3.10.2 Bank details

The Bank details search option can be used to locate specific bank details for a particular bank and/or branch. The searches available are for either a SWIFT/BIC code or a UK sort code. Enter all or part of the bank name and the search will return all Banks whose name contains the characters entered. It may not be possible to display all entries if you use too few characters and therefore the search can be refined by entering a location.

The results for a sort code search will also show if it is possible to send CHAPS, Bacs and Faster Payments to that bank/branch.

Hint: If searching for a sort code then most entries for National Westminster are listed under Nat West whereas if you search for a SWIFT/BIC most entries are listed under National Westminster.

3.11 Standing orders and Direct Debits

Standing orders can be created to produce regular payments to your other Handelsbanken accounts or beneficiaries at other banks. Existing standing orders can be viewed, amended or deleted. Direct Debits claimed from your accounts can be viewed and deleted. Please select from one of the following options in the left hand column.

3.11.1 Create standing order

Debit account

From the drop-down list select the account you wish the standing order to be debited from. If the standing order is being paid to a beneficiary at another bank then only a GBP account should be selected.

Account

Select the Handelsbanken account to be credited from the drop-down list or input the beneficiary details. The account should be in the same currency as the selected 'Debit account'.

Beneficiary

Enter the name of the beneficiary. Only the following characters can be used: A-Z (upper and/or lower case), 0-9, &, (.) full stop, (-) hyphen and (/) forward slash.

Sort code

Enter the six digit numeric sort code of the beneficiary. If the beneficiary sort code is unknown then use the Bank Search to search by bank name and/or location.

Account number

Enter the numeric account number.

Reference

This reference will appear on the beneficiary's bank statement to help them identify who and what the payment relates to.

Only the following characters can be used:

A to Z (upper and/or lower case), 0 to 9, &, (.) full stop, (-) hyphen, and (/) forward slash.

Type

Select one of the three options:

Until further notice: The standing order will continue to be made until it is deleted.

End date: The standing order will cease after this date.

Number of payments: The standing order will cease once the specified number of payments is reached.

Amount type
Select one of the three options:

Regular amount: The specified amount will be remitted on the chosen date and frequency.

Cleared balance: Any credit balance in the account, less any cheques which have been paid in but have not yet completed the clearing cycle, will be transferred on the chosen date and frequency.

Current balance: The whole credit balance, including any uncleared items will be transferred.

Start amount
Enter the amount of the first standing order payment if it is different from the regular amount.

Regular amount
Enter the regular payment amount.

Final Amount
Enter the final payment amount if it is different from the regular amount. A final amount cannot be specified if the standing order is until further notice.

Frequency
Choose the required frequency from the drop-down list.

Start date
Enter the date of the first payment, which must be at least two working days from today. All subsequent payments will be remitted on the same day of the month, or for weekly standing orders the same day of the week. Where payments fall on non working days, the payment will be remitted on the first working day thereafter.

End date
Enter the date of the final standing order payment. An end date can only be specified where the 'type' 'end date' has been selected. The end date must fall on a date that a standing order payment is due. For example, if the standing order is to be made on a Tuesday weekly the end date must also be on a Tuesday.

Number of payments
Enter the number of payments required. The number of payments can only be specified where the number of payments type has been selected and cannot be used for daily standing orders.

3.11.2 Change standing order

Once created, certain details can be amended on standing orders. If you are unable to amend the necessary information you will need to delete the standing order and create a new one with the required details.

If you wish to change a standing order where the next payment is due in the next two working days please contact the Bank.

Start amount
Enter the new start amount for the standing order. The start amount can only be changed if the first payment has not yet been made.

Regular amount
Enter the new regular payment amount.

Final amount
Enter the new final payment amount if it needs to be changed, or if it is different from the regular payment amount. You will also need to input an end date to be able to choose a final payment amount.

Start date
Enter the new start date for the standing order. The start date can only be changed if the first payment has not yet been made.

End date
Enter or amend the date of the final standing order payment. The end date must fall on a date that a standing order payment is due. For example, if the standing order is to be made on a Tuesday weekly the end date must also be on a Tuesday.

3.11.3 Authorise standing order

The authorise standing order menu can be accessed by any user that has the authority to input payments, view the accounts or by a user that is authorised to sign payments on behalf of the customer.

All standing orders that need to be authorised will appear in the list in account number order.

If the user is an authorised signatory and has a category/limit that is required to sign one or more of the transactions, then a checkbox will appear next to the transaction. To the right of the transaction, the next authorisation level will also be shown if the user is able to authorise it i.e. 'Partial' authorisation means that a further user(s) must also sign the transaction before it is submitted to the bank for processing.

The other level is 'Final' authorisation which means that the transaction will be submitted to the bank once authorised and signed.

For signing standing orders where the 'Amount type' is 'Cleared balance' or 'Current balance' the authorised signatory/ies will need an unlimited sole or payment limit.

To display the details of the standing order, the link on the 'Account' can be selected. One or more transactions can be selected for authorisation by ticking the relevant boxes or by clicking 'select all', all of the transactions will be selected. Once the 'execute' button has been clicked, the user will be prompted to electronically sign the transaction by entering their preselected password.

3.11.4 View or delete

Authorised standing orders and Direct Debits can be viewed and then deleted if necessary.

From the drop-down list select the account number for which you wish to view the standing orders and Direct Debits and click on 'ok'. A summary of all active standing orders and Direct Debits is displayed in alphabetical order of the beneficiary name. To display the details of the standing order or Direct Debit, the link on the 'Beneficiary' should be selected.

Delete

Only an authorised signatory can delete a standing order or Direct Debit. If you wish to cancel a standing order or Direct Debit where a payment is due within the next two days please contact your local branch.

3.12 Cheques and paying in

3.12.1 Order history

It is possible to display the cheque books and paying-in books that have been ordered for your accounts in the last three months.

Select one or more accounts from the list by ticking the relevant box(es). A list of books separated by Company and account will be displayed showing the type of book, the start and end numbers for the books and the date the book was ordered.

3.12.2 Request to stop a cheque

From this option it is possible to stop individual cheques or cheques within a number range, if a whole book has been lost for example. Only cheques drawn in GBP and drawn on a GBP account are possible to stop. For all other currencies please contact your branch accordingly.

To place a stop on a cheque, choose an account from the drop down list - if the required account is not in the list, then it is either a currency account other than GBP or you do not have authority to stop cheques on the account. Enter the full 6 digit cheque number, including any zeros.

If more than one consecutive cheque is being stopped, leave this field blank but enter the lowest cheque number in the 'from' box and the highest cheque number in the 'to' box. It is not possible to stop a cheque without the cheque number.

If you require further assistance please contact your branch. A brief explanation of why the cheque(s) is being stopped should be noted in the reason box e.g. lost in post.

It is possible to add further information about the cheque e.g. the amount, payee and date of the cheque - the more information provided will help the bank to identify the if it were subsequently presented for payment.

View

To view a list of cheques for a particular account(s), use the view option and select the relevant account(s) from the list by ticking the box. The results will show any cheques that have been stopped within the last 6 months.

4. File management

4.1 Send file

Here you can import payments files into Corporate Online Banking from your accounting software.

Each individual file must have only one debit account number and value date.

Please note that before you can submit a file to the Bank for the first time, you must send a test copy of the file to ensure that it is in an appropriate format.

File type

Select Bacs or Payment depending on the types of payments to be imported. Bacs is typically used for salary and supplier payments where the payments are in GBP and the beneficiary's bank is in the UK. Payment should be used for CHAPS and international payments.

Where a CHAPS payment is being used and the payment purpose is property related, a 4-character code must be included. See Appendix 02 - 'Property Related Purpose Codes' for guidance.

Bacs Files

For Bacs file imports, the file must be a standard text file, in ASCII format, with each Bacs instruction being on a different line. Please see Appendix 01 for details of the file format. You must have a Bacs settlement limit in place before you can send a Bacs payment. Please contact your branch if you have any queries.

Payment Files

For Payment file imports, the file must be a standard text file, in ASCII format with each payment instruction being on a different line. Please see Appendix 02 for details of the file format.

Mark Payments as Restricted

If the Restricted field is ticked, only those users with 'View Restricted payments and templates' permission will have the ability to subsequently view, change, authorise or delete this payment.

File import template

Select the file import template to be used. This is not a mandatory field but should be used unless the file is in the following format:

- Handelsbanken Bacs format as described in Appendix 01
- Handelsbanken Payment format as described in Appendix 02
- Bacs file format – please note that the processing date in field 12 (character positions 101 – 106 will be used as the value date for the transactions to reach the beneficiary. Field 9L (character positions 47-64) will be used as the debit reference attached to the transactions on your statement.

Template creation is described in section 6.5

Payment date

The payment date is the date the funds will be credited to the beneficiary/ies. Input the date in the format dd/mm/yyyy or select from the calendar. If there is a payment date in the imported file then this field is not mandatory. If a payment date is entered this will be used rather than any dates in the file.

Debit reference

The debit reference should be used as a reference to help identify the payment in the future. This reference is not sent to the beneficiary of the payment but will be quoted within the narrative on your bank statement. The following characters can be used:

A to Z (upper and/or lower case), 0 to 9, &, (.) full stop, (-) hyphen, and (/) forward slash.

The debit reference is mandatory if the file is imported via a template.

4.2 Test file

Here you are able to forward a Bacs or Payment file to the Bank in order to verify that the file is correct and will be accepted. The results of the test can be seen in 'View or delete file' and in the event that the file is rejected, you will be able to see the reason for the rejection by clicking on the file status link.

Bacs Files

For Bacs file tests, the file must be a standard text file, in ASCII format, with each Bacs instruction being on a different line.

Payment Files

For Payment file tests, the file must be a standard text file, in ASCII format with each payment instruction being on a different line. Please see Appendix 01 for details of the file format.

4.3 Authorise file

Here you are able to see a list of all files that have successfully been sent to the Bank but are awaiting authorisation. The amount of the file, file name, payment type, when the file arrived at the Bank and Next Authorisation details can all be seen here.

Sort by

Date Sorting by date will list the files in date order and then by time received at the Bank.

Amount Sorting by amount will list the files by ascending value order and then in filename order.

Name Sorting by name will list the files in alphabetical order and then by date/time received at the Bank.

Type Sorting by type will list the files by payment type and then by date/time received at the Bank.

File Amount

By clicking on the file amount, you will be taken to a new screen which will show you a summary of all payment(s) contained within the file. You are also able to delete the file in its entirety from here. If you then click on the account number, you will be taken into a further screen where you will be able to see full details of the payment.

If you see an asterisk (*) instead of the value of the file under File amount, this means that this file was submitted as Restricted and as such can only be viewed by a user who has authority to view restricted payments and templates.

Next Authorisation

For users with signing authorities, entries under this heading indicate whether the file will be fully or only partially authorised if the user executes the payment.

If the 'Next Authorisation' field is blank, however, this means that:

1. You have already authorised the payment, or
2. You do not have any payment authority for the account from which the payment is being made, or
3. The payment does not require authorising by anyone else in your category. i.e. you have category A authority but the file only needs authorising by a category B or C user in order to be finally authorised.

Final: If you execute the file, the payment will be received by the Bank and processed on the due date.

Partial: If you execute the file, the payment will still need authorising by another user(s) before the payment can be processed by the Bank.

If you do not know who else needs to authorise the file, details can be found under Permission Administration > View account mandates.

4.4 View or delete file

Here you are able to view a list of all files sent to the Bank, whether they were sent for authorisation or just for test purposes.

Sort by

Date Sorting by date will list the files in date order and then by time received at the Bank.

Amount Sorting by amount will list the files by ascending value order and then in filename order.

Name Sorting by name will list the files alphabetically and then by date/time received at the Bank.

Type Sorting by type will list the files by payment type and then by date/time received at the Bank.

Status Sorting by status will list the files by status and then by date/time received at the Bank.

File Amount

By clicking on the file amount, you will be taken to a new screen which will show you a summary of all payment(s) contained within the file. If the file has not been finally authorised, you are also able to delete the file in its entirety. If you then click on the account number, you will be taken into a further screen where you will be able to see full details of the individual payments.

If you see an asterisk (*) instead of the value of the file under File amount, this means that this file was submitted as Restricted and as such, can only be seen by a user who has authority to view restricted payments and templates.

Status

Here you are able to see the status of all files that have been sent to the Bank. If a file has only just been sent, you may see the message 'Receive in progress' in which case simply wait for 60 seconds, click on View or delete file and the status should update.

In the event that a file has been rejected by the Bank, by clicking on the file status, you will be able to see details of why the file was rejected.

4.5 File import templates

If you are importing payment files that you have exported from your accounting software then you will probably need to configure an import template. The template will define where certain payment information is located within your file, for example the sort code. You may need to create more than one import template if you export in different formats from your accounting software or use different software for your suppliers and payroll.

Once created, the template can be used each time you wish to import payments.

If you have any problems creating a template, please contact your branch.

File Type

Select Bacs or Payment depending on the types of payments to be imported. Bacs is typically used for salary and supplier payments where the payments are in GBP and the beneficiary's bank is in the UK. Payment should be used for CHAPS and international payments.

Template Name

Enter a

Decimal

Select tl
changec

Thousar

The defa
must be

Paymen

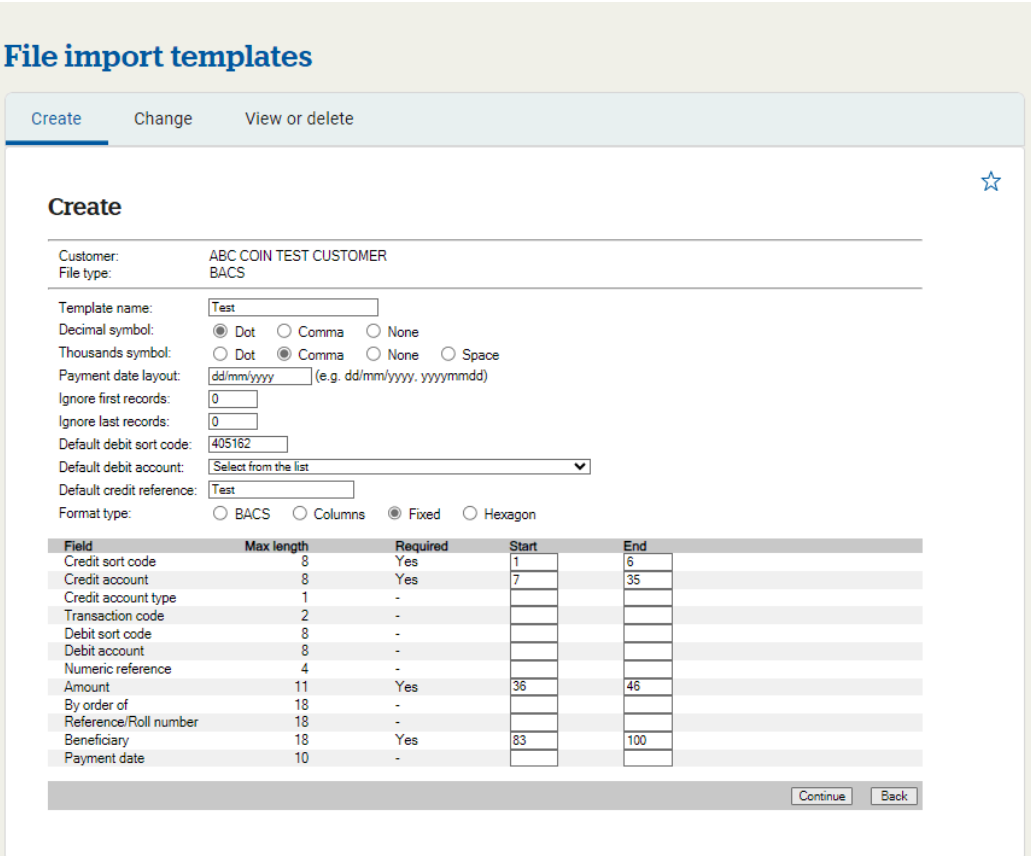
Please e

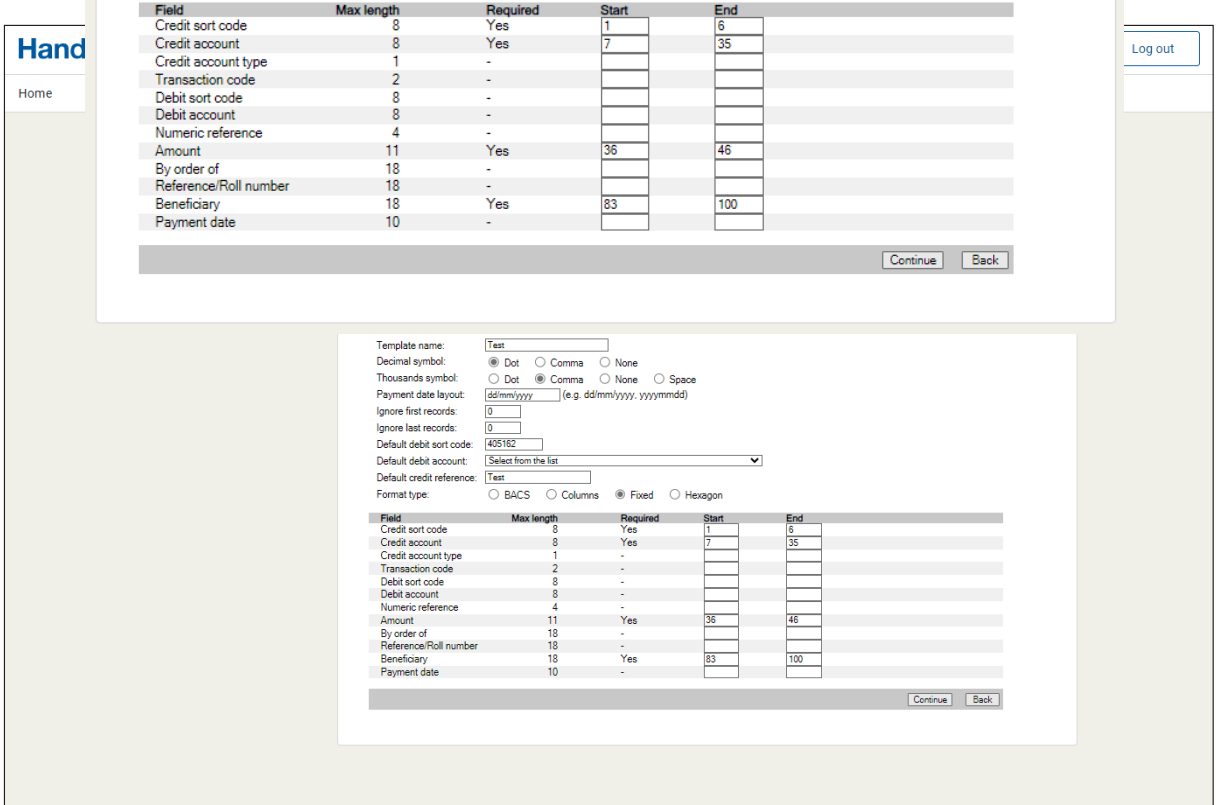
Ignore fi

Specify
that if F

Ignore la

Specify
that if F





Default debit sort code

This should always be 405162.

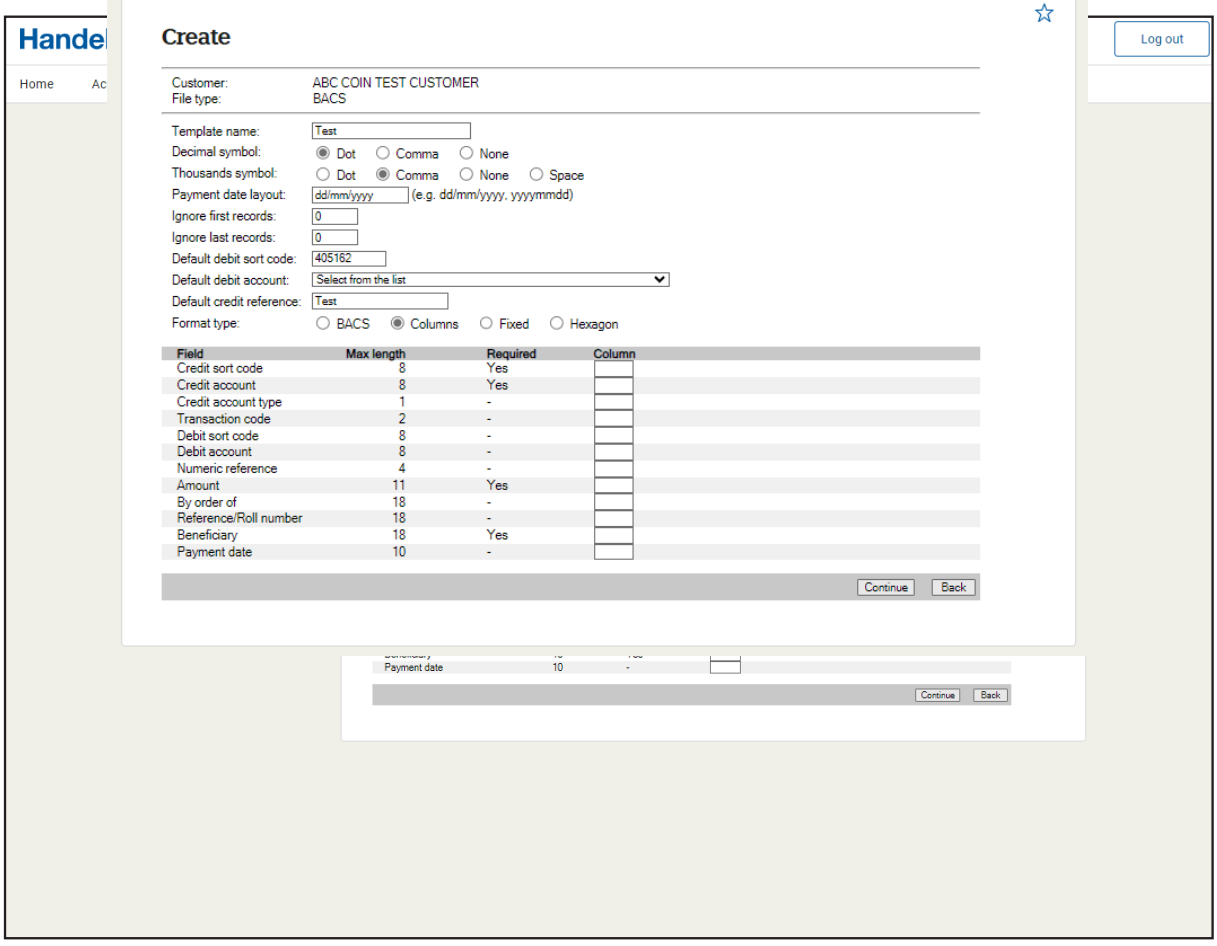
Default debit account

If the debit account is not specified in the file to be imported you will need to select the debit account from the dropdown list. Also select a debit account if you wish to use a different debit account from the one specified in the payments file.

Default credit reference

If a Reference/Roll number position has been specified in the template then the default credit reference is not mandatory. The default credit reference will be sent to the beneficiary to assist them in identifying the payment. Please no should be included i ng characters

A to Z (up



Format type

Select the type required by clicking on the appropriate radio button. There are four formats available as listed and described in more detail below.

- Bacs
- Columns
- Fixed
- Hexagon

Once the file import template has been completed click on Complete. Then click on Execute.

Bacs

The Bacs file format will look similar to the example below. All Bacs header and trailer records which begin VOL, HDR, UHL, EOF and UTL will be automatically ignored.

VOL1000012

HDR1A
HDR2F

309808123456780994051621234568 00000001100
Company name

Beneficiary ref Beneficiary name12165

601304887766550994051621234568
00000000900Company name

Beneficiary ref Beneficiary name12165

405162123456770994051621234568

00000002000Purchase Ledger

CONTRA Company name 12165
EOF1A
EOF2F
UTL10000000002000

The Bacs format type cannot be selected when the Payment file type has been selected.

Columns
This option should be selected if the file is comma separated like the example below.

309808,"John Smith",12345678,1234.56,"from abcd ltd"

Specify which column relates to which piece of information. The screen below has been configured to work with the sample file above. The **Max length** is the maximum number of characters that can be entered in each field and Yes in the Required column indicates that these fields are mandatory.

Fixed
This option should be selected if the file is of a fixed width like the example.

601304887766550994051621234568
00000000900Company name

Beneficiary ref Beneficiary name12165

Specify the start and end position in the file for each piece of information. The screen below has been configured to work with the sample file above. The Max length is the maximum number of characters that can be entered in each field and Yes in the Required column indicates that these fields are mandatory.

Hexagon
Please contact your branch if you encounter any problems in using this format.

The Hexagon format type cannot be selected when the Payment file type has been selected.

Change
Select the File import template to change from the drop down list and click on OK.

Make the required changes and click on Continue. Click on Execute to complete the change.

View or delete
Select the File import template from the drop down list and click on OK.

Click on Delete to remove the template.

4.6 Bulk faster payments

Bulk faster payments allows you to import faster payment files into Corporate Online Banking, in order to make payments to your payees. Using this option will debit your account once for the total amount of the payments in the file; this can be useful for salary or supplier payments as an alternative to Bacs.

The file that you upload will need to be a .csv file and match our format, containing the payment details in the following order in your columns.

1. Sort code
2. Name

3. Account number
4. Amount
5. Payment reference

From account
Select the account you would like to make the payment from

Debit reference
The debit reference should be used as a reference to help identify the payment in the future. This reference is not sent to the beneficiary of the payment but will be quoted within the narrative on your bank statement.
The following characters can be used:

A to Z (upper and/or lower case), 0 to 9, &, (.) full stop, (-) hyphen, and (/) forward slash.

Payment date
The payment date is the date the funds will be credited to the beneficiaries. Input the date in the format dd/mm/yyyy or select from the calendar.

Restricted file
If the Restricted file field is chosen as 'yes', only those users with 'View Restricted payments and templates' permission will have the ability to subsequently view, change, authorise or delete this payment.

Choose file
Use this option to select your file from your desktop to upload to Corporate Online Banking.

Send payment file
Select this option once you have chosen the file you want to upload. We will check the file to make sure it matches our requirements. Any errors with the file will be listed on the screen.

File validation rules

Payee sort code	Must be six digits (including any leading zeros). Must be a valid UK sort code capable of accepting Faster Payments.
Payee name	Must not be blank. Maximum length: 35 characters Must contain only the following characters: ABCDEFGHIJKLMNOPQRSTUVWXYZabcdefghijklmnopqrstuvwxyz 0123456789 ''.-/?:(),+ space
Payee account number	Must be eight digits (including leading zeros)
Payment amount	Must be a numeric to two decimal places with no commas separating thousands.
Payment reference	Maximum length: 35 characters Must contain only the following characters: ABCDEFGHIJKLMNOPQRSTUVWXYZabcdefghijklmnopqrstuvwxyz0123456789 ''.-/?:(),+ space

5. Permission administration

Permission administration gives you the ability to control certain authorities for employees of your company that will access Corporate Online Banking. Those employees who are assigned as 'Administrators' will have the ability to add, amend and delete permissions for other members of staff within the company. The permission options are described under each section on the menu.

Important notes

- If a user does not have specific permission to a particular account, the account number may be visible in some of the account lists, although the ability to view any detail will only be allowed with the relevant permission. If you wish to ensure that an account is NOT visible in Corporate Online Banking please advise your local branch, however, note that such exclusion will apply to all users on the account.
- Each permission can be granted in isolation or in combination with any other permission to provide a user with the required authority.
- Reference to 'Payments' includes transfers, Bacs, International payments, CHAPS, Faster Payments and foreign currency cheques.

The following functions are available to all authorised users and do not require a specific permission.

1. Foreign exchange rates.
2. Bank detail search (ability to search for a sort code or SWIFT/BIC code).
3. View account mandates (ability to see those authorised to sign on an account and any limits applicable).

5.1 Permission by person

This option will give you the ability to view or amend permissions by person. First select the person from the drop down list, and a list of accounts to which this person can work for will be displayed together with any permission that has already been granted.

The top section will display all permissions that have been granted to the user and will apply to all accounts for this company.

A description of the permissions is detailed below:

Administrator

This permission can only be set by the bank and will give the user authority to access and make the necessary amendments to other user permissions within the company. Administrators can also sign the necessary forms to add additional users to the service.

Authorise own templates

This permission can only be set by the bank and will allow the user to authorise templates that he/she has created themselves. This option would not usually be granted and each template would then require a second person to check and authorise the template before it can be used.

Stop cheque requests

This permission can be set by an administrator and allows the user to place stop cheque requests for all GBP accounts for this company.

File management

This permission can be set be an administrator and allows the user to submit, view and delete files sent to the bank for processing. Before any payment files are processed, an authorised user(s) as defined in the company mandate would need to approve the given file.

Suspend user access

This permission can be set be an administrator and will revoke any access rights for the user with immediate effect. The lower section of the permission screen relates to account specific authorities and therefore needs to be set individually by account.

To help with this process if there are a number of accounts, the permission type e.g. input, can be selected or de-selected for all accounts listed - once the ‘select all’ button has been clicked, all accounts will have a tick placed in the box accordingly.

View account information

This option allows a user to view the following details for the specified account(s).

- View account transactions, balances and interest details
- Order bank statements
- Download details of transactions
- View payments already processed (history)
- View payments awaiting authorisation and awaiting processing (future).
- View standing orders and Direct Debit details
- View cheque book and paying in book history
- If the user also has the ‘Stop cheque requests’ permission, they will be able to stop cheques on each account where view account information permission is held.

Card enquiry

This option is not currently available. We will provide more information once the service is available.

Input

Note: For standing order payments and transfers, only the debit accounts that the user has authority to work with will be available for selection, however, the user will see all accounts for the Company that the user is associated with in the ‘beneficiary drop down box’ regardless of whether they have authority to the account.

This permission will give the user the following access:

- Create, change and view payments and templates.
- Create, change and view standing orders.
- If view restricted payments and templates permission is not also given then any restricted payments and templates may be listed but the amounts will be replaced by an asterisk (*) and the payment details will not be available.

Payment input from template only

- Only possible to create, change and view payments from a template.
- A user with only this permission will NOT be able to create or change templates or standing orders.
- If view restricted payments and templates permission has not been granted then any restricted payments and templates may be listed but the amounts will be replaced by an asterisk (*) and the payment details will not be available.

Input and Payment input from template only

- Where these two permissions are assigned to a user, it will only be possible to create, change and view payments from a template.
- The user can create, change and view templates.
- The user can create, change and view standing orders.
- If view restricted payments and templates permission has not been granted, then any restricted payments and templates may be listed but the amounts will be replaced by an asterisk (*) and the payment details will not be available.

Template authorisation

- View, authorise and delete templates
- A user cannot authorise a template that they have created or changed unless the additional permission of Authorise Own Templates (see below) has been granted.
- If you wish to ensure than any payment details cannot be viewed then the payment and/or template should be marked as ‘restricted’. Only those users with restricted access will then be able to see the details.

View restricted payments and templates

- Ability to work with restricted payments and templates.
- If this permission is granted then it should be used in conjunction with at least one of the permissions above.

Copy to person

For ease of use, if for example a new person joins the company and will have the same permissions as another person, then the copy function can be utilised. The existing user should be selected from the first screen and the new user to whom the permissions need to be granted should be selected from the ‘Copy to person’ box.
All account permissions will then be copied accordingly. Please note that the Company level permissions, e.g. File management, Stop cheques etc will not be copied and will need to be set accordingly.

5.2 Permission by account

Similar to the section titled ‘Permission by person’, this section will display all users and their relevant permissions on the account number selected. To view the permissions, select the account number from the drop down list and the permissions will be displayed. For a detailed description of each permission, please refer to the section ‘Permission by person’.

Copy to account

For ease of use, if for example a new account is opened for the company and it will have the same user permissions as another account, then the copy function can be utilised. The existing account should be selected from the first screen and the new account to which the permissions need to be granted should be selected from the ‘Copy to account’ box. All user permissions will then be copied accordingly.

Please note that the Company level permissions, e.g. File management, Stop cheques etc will not be copied and will need to be set accordingly.

5.3 View account mandates

Mandates

This is the electronic signing authority for each account. It is possible to identify users as either A, B or C signatories, however, this is used only for identifying different groups of signatories and no category carries greater authority than

the other. To be able to authorise a payment/transfer:

1. The relevant user's limit must equal or exceed the individual payment amount. For Bacs or transfer payments where there is more than one beneficiary, the total debit amount for that transaction is deemed to be the payment amount. For standing orders, the user's limit must be equal to or greater than each of the start, regular and final amounts.
2. The user's category must match that required by the account.

Account Categories for payments and transfers

This identifies the number of signatories required for each account and which user category(ies) are required. Where the transaction is equal to or less than the sole limit, it will check that the user has a category which is included in the account payment and transfer categories e.g. If a user is assigned a category C with a sole limit, but the categories required for authorisation of payments/transfers on the account are AA, AB or BB etc, then the user will be unable to authorise any transactions.

Where the transaction is over any sole limit it will look to ensure that it is within the payment or transfer limit, as appropriate, and final authorisation will not happen until all the required categories of user have signed the transaction.

Sole Limit

- The user can authorise payments, including standing orders, up to and including this amount on their own.
- If the transaction is above their sole limit, their payment or transfer limit, as appropriate, will be checked.
- If 'Unlimited' is entered then this user will be able to authorise all transactions solely.

Payment Limit

- If a payment limit is specified, the user will not be able to authorise any standing orders, Bacs, CHAPS, Cheque or Swift payments which exceed this amount.
- If 'Unlimited' is entered then this user will be able to authorise all payments and standing orders in accordance with the payment category(ies) required by the account.

Transfer Limit

- If a transfer limit is specified, the user will not be able to authorise any transfers where the debit amount exceeds this limit.
- If 'Unlimited' is entered then this user will be able to authorise all transfers in accordance with the transfer category(ies) required by the account.

Appendix 01

Bacs Instruction - File Specification

This document describes the file layout which is used by our payments system to receive incoming Bacs instructions from other computer systems.

Notes on the File Format

- The file layout must be provided in ASCII format, with each Bacs instruction on a different line, separated by a carriage return or line feed; ASCII Code 13 and ASCII Code 10.
- The format is fixed width, without any character separating individual fields, i.e. the account number will be the 7th to 14th characters in the line.
- Fields should be space filled to the field width.
- All fields should be left aligned unless otherwise stated.
- All fields are mandatory.
- Each batch will be made up of one or more Bacs instruction records followed by a single CONTRA record. The layout of this record is the same but some fields will contain different information (these are defined later).

Field	Position	Width	Field description	Format	Alignment
H01F01	1-6	6	Sort code of beneficiary accounts bank	000000	N/A
H01F02	7-14	8	Destination/Beneficiary Account Number	00000000	Right
H01F03	15-15	1	0	0	N/A
H01F04	16-17	2	99	99	N/A
H01F05	18-23	6	405162	405162	N/A
H01F06	24-31	8	Customer Account number	01234567	Right
H01F07	32-35	4	Not used		N/A
H01F08	36-46	11	Amount of Payment. The amount must not include a decimal point. This is implied before the last two digits e.g. £123.45 would be 00000012345	00000012345	Right
H01F09	47-64	18	Remitters Statement Narrative	SUPPLIERS	Left
H01F10	65-82	18	Users Reference e.g. B/O ABC LTD. If the payment is to a Building Society then it may be necessary to quote the Roll No. This should be placed in this field.	B/O ABC LTD	Left
H01F11	83-100	18	Beneficiary's Account Name	BENEF LTD	Left
H01F12	101-106	6	Value Date in YYDDD format with a leading space, i.e. two digit year and the day number within the year e.g. 15th Jan 11 would be 11015 and 10th Feb 11 would be 11041 (31 + 10).	09142	Right

Notes on the File Format

Each batch will be made up of one or more Bacs instruction records followed by a single CONTRA record. The layout of this record is the same but the following fields will contain different information.

H01F01 (Destination Sort Code) - This should contain the Originating Sort Code. So fields H01F01 and H01F05 will be identical on the CONTRA Record.

H01F02 (Destination Account No.) - This should contain the Originating Account Number. So fields H01F02 and H01F06 will be identical on the CONTRA Record.

H01F08 (Amount) - This should contain the total of amount fields for the Bacs instruction records.

H01F10 (Users Reference) - This should contain CONTRA.

H01F11 (Destination Account) - This should be blank.

Appendix 02
Payment Instruction - File Specification

This document describes the file layout which is used by our Payments system to receive incoming payment instructions from other computer systems. The ordering company will be the company that is making the payment and the beneficiary is the company to whom the payment is being made.

This file layout should be used for any payments being made other than Bacs payments. The basic payments types are:

- debiting your account with Handelsbanken UK to credit a beneficiary anywhere in the world (an international payment).
- debiting your account with Handelsbanken UK to credit a beneficiary in the UK via CHAPS (a CHAPS payment) or Faster Payment.

Notes on the File Format

The format below has been tailored specifically for use when importing files using Corporate Online Banking.

The file layout must be provided in American Standard Code for Information Interchange format (commonly known as ASCII), with each payment instruction on a different line, separated by a carriage return; ASCII Code 13 and ASCII Code 10.

The format is fixed width, without any character separating individual fields, i.e. the account number will be the 13th to 28th characters in the line.

Fields should be space filled to the field width.

All fields should be left aligned unless otherwise stated.

Fields marked in **bold** are mandatory.

Field	Position	Width	Field description	Details
BO8CLT	1-12	12	Client Identifier	For clients who are importing through Corporate Online Banking this field is not required and should not be populated.
B08ACC	13-28	16	Account Number	The ordering company's account number to be debited, up to 16 characters long.
B08NUM	29-35	7	Payment Number	Not used
B08REF	36-51	16	Customer Reference	Your internal reference for the payment. This information will be shown on the debit account with the debit amount.
BO8MTP	52-54	3	Message Type	Always PMT
B08PTY	55	1	Message Priority	Not used
B08VLD	56-63	8	Value Date	The date that the payment should be made in the format yyyymmdd, where yyyy=year, mm=month, dd=day of month, e.g. 20111231 is 31st December 2011.
BO8CCY	64-66	3	Currency Code	3 character SWIFT currency code of the payment, e.g. GBP (Britain), SEK (Sweden), EUR (eurozone), NOK (Norway), DKK (Denmark). A full list of other currency codes is attached.
B08AMT	67-81	15	Payment Currency Amount	The amount of the payment, without a decimal point, in the actual currency of the payment. This should be right aligned and zero filled, i.e. 12.34 would be '000000000001234'.
B08LCY	82-84	3	Local Currency Code	Not used.
B08LCA	85-99	15	Local Currency Amount	Not used.
B08EXC	100-111	12	Local Currency FX Rate	Not used.
B08MAT	112-119	8	Maturity Date	Not used.
B08CHG	120-122	3	Charges Code	"SHA" – Shared. Our charges paid by you, beneficiary charges paid by beneficiary. "OUR" – Our account. All charges paid by you including beneficiary bank charges. "BEN" – Beneficiary account. All charges paid by beneficiary.
B08SWC	123-134	12	SWIFT Destination	Not used.
BO8AD1	135-169	35	Company Addressee 1	The name and address of the ordering company. This information will be picked up automatically from the details held against the debit account.
BO8AD2	170-204	35	Company Addressee 2	
BO8AD3	205-239	35	Company Addressee 3	
B08541	240-274	35	Correspondent Bank 1	This field should only be used where the beneficiary has requested that a specific correspondent bank SWIFT/BIC be used. The SWIFT/BIC must be populated in line 1. Line 2 and 3 should be left blank.
B08542	275-309	35	Correspondent Bank 2	
B08543	310-344	35	Correspondent Bank 3	See above.
B08591	345-379	35	Beneficiary Name	Beneficiaries Name
B08592	380-414	35	Beneficiary Address 1	Beneficiaries Address, this can mandatory depending on destined country of payment. It is advisable for you to check with beneficiary if address is required on the payment prior to submitting your instruction to the Bank. 3 lines of 35.
B08593	415-449	35	Beneficiary Address 2	
B08594	450-484	35	Beneficiary Address 3	
B08570	485-519	35	Beneficiary Account No	The account number must be preceded with "/" e.g. /123456
B08571	520-554	35	Beneficiary Bank Code	Indicate the SWIFT/BIC of beneficiary bank. UK Sort Codes must be preceded with "//SC". Payments destined to USA and to a Fedwire number must be preceded with "//FW". There may be other financial institutions across the world that may require funds to be transmitted to a specific code such as a Fedwire number. In such case the beneficiary or their bankers must provide this code and also instruct how the same should be formatted.

Field	Position	Width	Field description	Details
B08572 B08573 B08574	555-589 590-624 625-659	35 35 35	Beneficiary Bank Add. 2 Beneficiary Bank Add. 3 Beneficiary Bank Add. 4	The name and address of the beneficiary's bank. 3 lines of 35.
B08701 B08702 B08703 B08704	660-694 695-729 730-764 765-799	35 35 35 35	Details of payment 1 Details of payment 2 Details of payment 3 Details of payment 4	Used to inform the beneficiary of the reason for the payment. 4 lines of 35.
B08721 B08722 B08723 B08724	800-834 835-869 870-904 905-939	35 35 35 35	Message to Handelsbanken 1 Message to Handelsbanken 2 Message to Handelsbanken 3 Message to Handelsbanken 4	Used to inform the bank of any special instruction relating to the payment. This field could be mandatory depending on the type of payment being requested. Incorrect formatting can result in delays in the payment being received by the beneficiary. See section on Code Words for more details. Examples include /FAST/ for Faster Payments, or /POP/PCOM for CHAPS payments related to property completion. See section on *Code Words* for more details.
BO8AUT	940-944	5	Authentication Result	Not used.
B08PBK	945-945	1	Prebooked FX deal Y/N	If a payment is being paid in a currency other then the account currency and a rate has already been agreed set to Y, otherwise field can be N or blank.
B08PRF	946-970	25	Prebooked FX deal reference	Enter the reference quoted when the prebooked FX deal was arranged.
B08BCT	971-973	3	Payment type	Not used.
B08CSW	974-985	12	Receivers Correspondent Bank	Not used.
B08HOC	986-997	12	Head Office SWIFT Code	This field can be completed where the SWIFT/BIC address for the beneficiary bank branch is unknown. The SWIFT/BIC of the beneficiary bank Head Office is usually located in the financial capital of the respective country. If the payment currency is listed in this appendix and beneficiary bank details are in free format then use the respective beneficiary bank head office SWIFT/BIC as shown in this appendix.
B08ISW	999-1009	12	Intermediary SWIFT address	Not used.
B08SET	1010-1044	35	SepaEtoE	SEPA End to End reference. Complete if required.
B08BTP	1045-1069	25	SepaBenTpSecId	SEPA Beneficiary ID Type. See list below and complete if required.
B08SBN	1070-1104	35	SepaBen	SEPA Beneficiary ID. Complete if required.
B08SBS	1105-11229	25	SepaOrigTpSecId	SEPA originator ID type. Complete if required.
B08SOR	1130-1164	35	Sepaorig	SEPA originator ID
B08CTY	1165-1166	2	Country Code	Country Code

Code words

Specific code words are to be used in the Message to Handelsbanken field B08721 to B08724 when preparing Payments:

"/FAST/" to be used when making Faster Payments.

"/URGENT" to be used when a euro payment, within the EEA, containing a valid IBAN and SWIFT/BIC code is not to be sent via SEPA but effected with same day value.

"/INTRACOM/" to be used when making payments to your accounts held with Handelsbanken outside the UK. This feature allows for a payment which meets the above criteria to be executed with same day value by the receiving bank subject to local practice and pre-agreement between remitter, beneficiary and beneficiary's bank.

"/POP/XXXX" to be used when making CHAPS payments in relation to property. The "XXXX" should be the 4-character code from the detailed list in Appendix 03 that suits the reason for the payment. For example, for a CHAPS payment related to Estate Tax, the code word would be "/POP/ESTX".

Property Related Purpose Codes

Where the file contains CHAPS payments and they have a property related purpose, the following should be followed :

- choose a property purpose reason and associated 4-character code from the list detailed in Appendix 03. For example: Property Completion Payment = PCOM
- add the appropriate 4 letter code into the existing Sender to Receiver Field 1 using the following format:/POP/4-character code, e.g. for Property Completion Payment = /POP/PCOM. The codes must be included in upper case as per the information provided.

This will ensure the code is included within the payment transaction.

NB - a code is ONLY required for a CHAPS payment.

	A	B	C	D	E	F	G	H	I	J	K	L
1	Sort Code	Account Number	Amount	Beneficiary	Reference	Debit Account	Currency	Sender to receiver1	Sender to receiver2	Sender to receiver3		RESULT
2	//SC123456	99999999	32.22	Ben Johns	Chaps payment PoP	11111111	GBP	/POP/PCOM				Chaps payment with PoP code
3	//SC123456	99999999	22.28	Ali Wealde	Chaps payment without PoP	11111111	GBP					Chaps payment without PoP code

Currency codes

ISO Currency Code	Currency Name	Head Office SWIFT/BIC
AED	UAE DIRHAMS	UNBEAEAA
AUD	AUSTRALIAN DOLLARS	WPACAU2S
CAD	CANADIAN DOLLARS	TDOMCATTTOR
CHF	SWISS FRANCS	UBSWCHZH80A
CNY	CHINESE CURRENCY	HANDHKHH
CZK	CZECH KORUNA	GIBACZPX
DKK	DANISH KRONER	HANDDKKK
EUR	EURO	HANDDEFF
GBP	STERLING	MIDLGB22
HKD	HONGKONG DOLLARS	HANDHKHH
HRK	CROATIAN KUNA	ZABAHR2X
HUF	HUNGARIAN FORINT	BACXHUHB
ILS	ISRAELI SHEKEL	POALILIT
INR	INDIAN RUPEE	SCBLINBB
JPY	JAPANESE YEN	BOTKJPJT
KES	KENYAN SHILLING	BARCKENX
MXN	MEXICAN PESO	BCMRMXMM
NOK	NORWEGIAN KRONER	HANDNOKK
NZD	NEW ZEALAND DOLLARS	BKNZNZ22
PLN	POLISH ZLOTY	HANDPLPW
RON	ROMANIAN LEU	BACXROBU
SAR	SAUDI ARABIAN RIYALS	SABBSARI
SEK	SWEDISH KRONOR	HANDSESS
SGD	SINGAPORE DOLLARS	HANDSGSG
THB	THAILAND BAHT	BKKBTHBK
TRY	TURKISH LIRA	DEUTTRIS
USD	U.S.DOLLARS	BOFAUS3N
ZAR	SOUTH AFRICAN RAND	SBZAZAJJ

SEPA Identification Types

Type Code	Text	Beneficiary	Originator
AlnRegnNb	Alien Registration Number	Y	N
BkPtyId	Bank Party Identification	Y	Y
BEI	Business Entity Identifier BEI	Y	Y
BIC	Bank Identification Code BIC	Y	Y
CstmrNb	Proprietary Identification	Y	N
DrvrsLicNb	Drivers Licence number	Y	N
DtAndPlcOfBirth	Date and Place of Birth	Y	N
DUNS	Data Universal Numbering system	Y	Y
EANGLN	Global Location Number	Y	Y
IdntyCardNb	Identity Card Number	Y	N
IBEI	International Business Entity Identifier	Y	Y
MplyrIdNb	Employer Identification number	Y	N
OrgTaxIdNb	Organisation Tax Identification Number	Y	Y
OthrId	Other Identification	Y	N
PrtryId	Proprietary Identification	Y	Y
PrvtTaxIdNb	Private Tax Identification Number	Y	Y
PsptNb	Passport Number	Y	N
SclSctyNb	Social Security Number	Y	N
USCHU	CHIPS Universal Identifier	Y	Y

Appendix 03
List of Property Related Purpose Codes

Purpose Code	Name	Definition
RELG	Rental Lease General	Transaction is for general rental/lease
PPTI	Property Insurance	Transaction is a payment of property insurance
HLRP	Property Loan Repayment	Transaction is related to a payment of a property loan
HLST	Property Loan Settlement	Transaction is related to the settlement of a property loan
PLDS	Property Loan Disbursement	Payment of funds from a lender as part of the issuance of a property loan
PDEP	Property Deposit	Payment of the deposit required towards purchase of a property
PCOM	Property Completion Payment	Final payment to complete the purchase of a property
PLRF	Property Loan Refinancing	The transfer or extension of a property financing arrangement to a new deal or loan provider, without change of ownership of property
BLDM	Building Maintenance	Transaction is related to a payment associated with building maintenance
RENT	Rent	Transaction is the payment of rent
ESTX	Estate Tax	Transaction is related to a payment of estate tax
HSTX	Housing Tax	Transaction is related to a payment of housing tax
PTXP	Property Tax	Transaction is related to a payment of property tax

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