

Extended ISCD Technical Specification (tab delimited file)

VERSION HISTORY

| Version | Date | Details |
|---------|-------------------|---|
| 1.00 | 3 May 2006 | Issued. |
| 2.00 | 19 September 2006 | Baselined document released. |
| 2.01 | 1 February 2007 | Updated to correct field references. |
| 2.10 | 15 July 2007 | Branding updated from Voca to Vocalink. |
| 2.20 | 18 September 2008 | Baseline version following the closure of CHAPS Euro. |
| 2.30 | 26 April 2013 | Change to remove note relating to SWIFT suppressing sort codes when option 5 is in the Print Indicator field (field 14). |
| 2.40 | 8 May 2013 | Change to remove reference to the UK Clearings Directory (UKCD). |
| 2.50 | 15 May 2013 | Change to field 11 to refer to the PRA/FCA rather than the FSA. |
| 2.60 | 6 January 2017 | Section 5.3: Updated description of field 42. |
| 2.61 | 15 May 2017 | Sections 1, 2.2.2, 2.2.3, 3.2, 3.2.5: Changed references of the C&CCC service to ICS service. Section 3.2.5: Updated descriptions of all fields. General: Re-branded document. Updated the document structure to make Introduction a separate chapter. |
| 2.70 | 7 July 2017 | Baselined version. |

Guide information

Reference: PN 7677

Version: 2.70

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1 INTRODUCTION

The extended industry sorting code directory (EISCD) is a database of information about all the bank/building society branches and bank offices that participate in one or more of the UK clearings systems:

- Bacs - Bulk electronic credit and debit clearing
- CHAPS Sterling - High value, same day sterling payment clearing
- ICS (Image Clearing System) - Cheque and Credit Clearing for United Kingdom
- Faster Payments Service - near real-time electronic credit clearing.

The regular ISCD does not contain information on the Faster Payments service.

The extended ISCD is maintained and supplied by Vocalink Limited on behalf of the banking industry under contract to Bacs that owns the copyright on the information.

This document describes the data that is held on the extended ISCD and the format it is provided in for customers of the extended ISCD service.

***NOTE:** There are several members of the CHAPS clearing schemes that are not based in the UK. Details of some of their non-UK based branches are also held on the extended ISCD.*

1.1 ABOUT THIS GUIDE

This guide provides details of the format of the files that are provided through the extended ISCD service, and the format of the data within those files.

For information about the extended ISCD service, the benefits and uses, and the service and billing arrangements please refer to www.vocalink.com/eiscd.

2 USING THE ISCD

2.1 OVERVIEW OF THE EXTENDED ISCD

Bank reference data held by Vocalink is updated on a daily basis from information provided to members of the different UK clearings. An extract of this reference data, called the extended ISCD, is produced by Vocalink on the last working day of the week. The data on the extract has an effective date of the first working day of the following week (usually Monday). The extract is a snapshot of the data on the specified effective date, that is, it is a complete copy of the ISCD and not just the amendments since the previous version.

The extended ISCD can be downloaded by registered customers from the Bacs payment services website. Customers can choose how frequently they download the extended ISCD: weekly, monthly or quarterly.

2.2 ISCD SERVICE FILES

2.2.1 File for download

Customers download the extended ISCD from the Bacs payment services website. The extended ISCD is in a zip file that contains a .txt file.

2.2.2 Key fields

Each branch or bank office on the extended ISCD is identified by either a sorting code or a Bank Identifier Code (BIC) and sorting code. Some branches have sub-branches, also known as nonaccounting branches. Sub-branches have the same sorting code as the main bank office, but to uniquely identify them they have a two-digit suffix after the sorting code. The suffix is automatically allocated by Vocalink, and are numbered in sequence starting with 01 for the first sub-branch. For example, if sorting code 00-00-00 represents the main bank office, the first sub-bank office registered would have the suffix 01.

Clearing requirements

All bank offices participating in any of the following clearing services must have a sorting code:

- Bacs
- CHAPS Sterling
- ICS
- Faster Payments.

Every bank office with a sorting code does not necessarily participate in all these clearings, however, when a sorting code has been issued to a bank office, the same sorting code is used in all of the clearings.

Sorting code and BIC allocation

Members have ranges of sorting codes that they can allocate to bank offices. BICs are allocated for international payment services over the SWIFT network.

2.2.3 Detecting database changes

The ISCD is provided to customers as a snapshot of the data on the specified effective date, that is, it is a complete copy of the ISCD and not just the amendments since the previous version.

The ISCD contains a record for each branch/bank office that participates in at least one of the UK clearings, and all of those branches sub-bank offices. Branches/bank offices that no longer participate in any of the clearings do not appear on the ISCD sent to customers.

Each record on the extended ISCD has 96 fields grouped into “data groups” according to the clearing/use they relate to.

The data groups that make up the 96 fields are:

- General - general details about the bank office/branch
- Bacs - details of the branch’s participation in Bacs clearing service
- CHAPS Sterling - details of the branch’s participation in CHAPS Sterling clearing service
- *CHAPS Euro - these fields are no longer used*
- ICS - details of the branch’s participation in ICS clearing service
- Faster Payments - details of the branch’s participation in Faster Payments clearing service
- Other general information.

There are a number of fields within each data group that can be used to determine whether that data group for a record has been inserted, amended or deleted since the last version of the extended ISCD.

The following table shows the fields in a record that should be used to determine whether or not the data group for a record has been amended since the last version received and uploaded (base date).

Inserted

The specified date is the “base date” and the record is not on your database.

Amended

The specified date after the “base date”.

Deleted

The specified date is after the “base date”.

| Data group | Inserted | Amended | Deleted |
|----------------|----------|----------|--------------------|
| General | Field 13 | Field 13 | Record not on ISCD |

| Data group | Inserted | Amended | Deleted |
|----------------------------------|-----------------------|----------------------|----------------------|
| Bacs | Field 16 | Field 16 | Field 17 |
| CHAPS Sterling | Field 40 | Field 40 | Field 41 |
| CHAPS Euro | Fields no longer used | | |
| ICS | Field 55 | Field 55 | Field 56 |
| Faster Payments | Field 62 | Field 62 | Field 63 |
| Other general information | Cannot be determined | Cannot be determined | Cannot be determined |

3 RECORD STRUCTURES

3.1 INTRODUCTION

The following sections provide details of the record structures in the data file available to extended ISCD customers.

3.1.1 Abbreviations

In the record structures the following abbreviations are used:

| Abbreviation | Represents |
|--------------|--|
| Size | The maximum size of the field with a code, either "m", "o" or "c". |
| m | The field always contains data. |
| o | The field may contain data. |
| c | The field contain data in certain circumstances. If C is shown within a clearing data group, the bank office participates in the clearing. |

3.1.2 Field characteristics

Field size

The file structures in this guide indicate the maximum length the data in a field can be (in the Size column). All populated fields are space filled to the right of the data.

Date fields

All date fields are in the format dd/mm/yyyy, unless otherwise stated.

Numeric fields

Numeric fields can have leading zeros.

NOTE: Some software packages may strip leading zeros from fields. Therefore, care should be taken when importing the ISCD data in software packages.

Empty and filler fields

Some fields may not contain any data, and some fields are spare and reserved for future use. Any such empty or unused fields are not blank filled, but their presence is indicated by having no data between the tab delimiters.

NOTE: Some of the spare fields are used for diagnostic information by Vocalink, and therefore should be ignored.

3.2 ISCD DATA FILE

The following table details the contents of the extended ISCD file. The file contains a record for every bank office or branch. Each record is 96 fields long, and the data in each record is divided into data groups, as shown in the following table:

| Fields | Data group |
|---------|--|
| 1 - 14 | Bank office general details |
| 15 - 37 | Details of the bank office in the Bacs clearing |
| 38 - 44 | Details of the bank office in the CHAPS Sterling clearing |
| 45 - 53 | Details of the bank office in the CHAPS Euro clearing, all fields other than status will be null |
| 54 - 60 | Details of the bank office in the ICS clearing |
| 61 - 74 | Details of the bank office in the Faster Payments clearing |
| 75 - 96 | Details of the bank office. |

3.2.1 First data group - general

| Field | Size | | Name | Contents |
|-------|------|---|--|---|
| 1 | 6 | c | Sorting code | This field is numeric. |
| 2 | 8 | c | BIC | This field is alphanumeric. |
| 3 | 3 | c | | |
| 4 | 2 | o | Subbranch suffix | This field is numeric. |
| 5 | 27 | m | Short branch title | <ul style="list-style-type: none"> The official title of each branch, as appears on cheque books. This field is alphanumeric. |
| 6 | 20 | m | Short name of owning bank | <ul style="list-style-type: none"> The name is formally approved by the Bacs. This field is alphanumeric. |
| 7 | 35 | m | Full name of owning bank | <ul style="list-style-type: none"> The name is formally approved by the Bacs. This field is alphanumeric. |
| 8 | 35 | o | | |
| 9 | 4 | m | Bank code of owning bank | <ul style="list-style-type: none"> The numeric code as generated and allocated by Vocalink. This field is numeric. |
| 10 | 2 | o | National central bank (NCB) country code | This field is blank or, for bank offices that are TARGET NCBs, this field is the two-character ISO country code for the country the bank office is the NCB for. For a full list see "ISO country codes" on page 18. |

| Field | Size | | Name | Contents |
|-------|------|---|---------------------|--|
| 11 | 1 | m | Supervisory body | Specifies the authorising body for bank offices that are agencies in one or more of the clearings. It is either: <ul style="list-style-type: none"> • A - For PRA/FCA • B - For other financial authorities • C - For Jersey, Guernsey or Isle of Man • D - For other. |
| 12 | 10 | o | Deleted date | When a bank office is closed in all services it is removed from the ISCD. This field shows the date the bank office will be deleted from the ISCD, if populated before 6 June 2005. Otherwise, the field will be blank. If the last service was set to close after the 6 June 2005, the bank office's deleted date can be ascertained from fields 17, 41, 47, 56 and 63. |
| 13 | 10 | m | Date of last change | The date the last amendment was made to any of the clearing groups or the other general information group. <i>NOTE: This field is space filled to 20 characters.</i> |
| 14 | 1 | m | Print indicator | This is 0 to 5. |

3.2.2 Second data group - Bacs clearing

| Field | Size | | Name | Contents |
|-------|------|---|------------------------------|--|
| 15 | 1 | m | Status | This field is either: <ul style="list-style-type: none"> • M - The bank office of a Bacs member; accepts Bacs payments • A - The bank office of an agency bank; accepts Bacs payments • N - The bank office does not accept Bacs payments. See field 17. |
| 16 | 10 | c | Date of last change | The effective date of the last amendment made to this data group (that is, the bank office's Bacs information). |
| 17 | 10 | o | Date closed in Bacs clearing | The date the bank office will be closed in the Bacs clearing. The date is set at the same time as the status (field 15) is set to N. |
| 18 | 1 | o | Redirection from flag | If the bank office is set as the redirection sorting code for one or more other bank offices, this field is set to R . Otherwise, the field is blank. |
| 19 | 6 | o | Redirect to sort code | This field is either: <ul style="list-style-type: none"> • The six-digit sorting code to which output destined for this sorting code will be redirected • Blank. |
| 20 | 4 | c | Bacs settlement bank | The numeric, Vocalink generated, bank code of the Bacs member that settles the Bacs output for this sorting code. For Bacs members, this is the same as field 9. For agencies in Bacs, this is the bank code of one of the Bacs members. |

| Field | Size | | Name | Contents |
|-------|------|---|------------------------|---|
| 21 | 2 | c | Settlement section | The data required for Bacs output and settlement, specified by the Bacs member. This field is numeric. |
| 22 | 2 | o | Settlement subsection | |
| 23 | 4 | c | Handling bank | The numeric, Vocalink generated, bank code of the Bacs member that handles the Bacs output for this bank office. |
| 24 | 2 | c | Handling bank stream | Each Bacs member can divide its output into one or more streams. This field is the numeric code of the output stream specified, by the handling bank, for output destined for this bank office. |
| 25 | 1 | c | Accounts numbered flag | Account numbered flag: <ul style="list-style-type: none"> • Y - The bank office has transferable account numbers On redirection, due to branch closure, the account number is not set to zero. • N - The bank office does not have transferable account numbers On redirection, due to branch closure, the account number is set to zero. |
| 26 | 1 | c | DDI voucher flag | This field is either: <ul style="list-style-type: none"> • Y - The bank office cannot accept output of electronic DDIs; it required printed vouchers • N - The bank office can accept output of electronic DDIs; it does not require printed vouchers. |

| Field | Size | Name | Contents | | |
|-------|------|------|-------------------------|---|---|
| 27 | 2 | o | Transactions disallowed | | |
| | | | DR | This field is DR if the bank office cannot accept DR transaction types, otherwise it is blank. See "Transaction Types" on page 18. | |
| 28 | 2 | o | | CR | This field is CR if the bank office cannot accept CR transaction types, otherwise it is blank. See "Transaction Types" on page 18. |
| 29 | 2 | o | | CU | This field is CU if the bank office cannot accept CU transaction types, otherwise it is blank. See "Transaction Types" on page 18. |
| 30 | 2 | o | | PR | This field is null. |
| 31 | 2 | o | | BS | This field is BS if the bank office cannot accept BS transaction types, otherwise it is blank. See "Transaction Types" on page 18. |
| 32 | 2 | o | | DV | This field is DV if the bank office cannot accept DV transaction types, otherwise it is blank. See "Transaction Types" on page 18. |
| 33 | 2 | o | | AU | This field is AU if the bank office cannot accept AU transaction types, otherwise it is blank. See "Transaction Types" on page 18. |
| 34 | 2 | o | | Spare | This field is null. |
| 35 | 2 | o | | Spare | This field is null. |
| 36 | 2 | o | | Spare | This field is null. |
| 37 | n/a | | Spare field | This field is null. | |

3.2.3 Third data group - CHAPS Sterling clearing

| Field | Size | Name | Contents |
|-------|------|------|---|
| 38 | 1 | o | Return indicator |
| | | | This field is either: <ul style="list-style-type: none"> • R - If the bank office is the nominated return office, the office to which returned CHAPS £ payments should be sent • blank. |
| 39 | 1 | m | Status |
| | | | This field is either: <ul style="list-style-type: none"> • D - The bank office is a direct office of a CHAPS member that accepts CHAPS £ payments • I - The bank office is an indirect office of a CHAPS member or agency bank that accepts CHAPS £ payments • N - The bank office does not accept CHAPS £ payments See field 41. <p><i>NOTE: A direct office is bank office that is part of the SWIFT closed user group.</i></p> |

| Field | Size | | Name | Contents |
|-------|------|---|-------------------------------|---|
| 40 | 10 | c | Effective date of last change | The effective date of the last amendment made to this data group (that is, the bank office's CHAPS £ information). |
| 41 | 10 | o | Date closed in CHAPS £ | The date the bank office will be closed in the CHAPS £ clearing. The date is set at the same time as the status (field 39) is set to N. |
| 42 | 3 | c | CHAPS £ settlement member | The numeric CHAPS ID of the CHAPS £ member that settles the CHAPS £ payments for this bank office. For CHAPS £ members, this is the same organisation / bank as field 9. For agencies in CHAPS £, this is the CHAPS code of one of the CHAPS £ members. <i>NOTE: This is not the Bacs bank code. It is a numeric code used in CHAPS £ clearings, and the first digit is always zero.</i> |
| 43 | 8 | c | CHAPS £ routing Bic | Specifies the SWIFT closed user group to which CHAPS £ payments for this bank office should be routed. This field is alphanumeric. |
| 44 | 3 | o | | |

3.2.4 Fourth data group - CHAPS Euro clearing

Note that the CHAPS Euro service has closed, therefore bank offices will show as closed for CHAPS Euro.

| Field | Size | | Name | Contents | |
|-------|------|---|-------------------------------|--------------------------|---------|
| 45 | 1 | m | Status | This field is N . | |
| 46 | 10 | c | Effective date of last change | These fields are null. | |
| 47 | 10 | o | Date closed in CHAPS € | | |
| 48 | 8 | c | CHAPS € routing BIC | | Field 1 |
| 49 | 3 | o | | | Field 2 |
| 50 | 3 | c | CHAPS € settlement member | | |
| 51 | 1 | o | Return indicator | | |
| 52 | 5 | c | SWIFT data | | |
| 53 | n/a | | Spare field | | |

3.2.5 Fifth data group - ICS clearing

| Field | Size | | Name | Contents |
|-------|------|---|-------------------------------|---|
| 54 | 1 | m | Status | <p>This field is either:</p> <ul style="list-style-type: none"> • M - The bank office of an ICS Settlement and Switch Participant • F - The bank office of an Indirect Participant • D - The bank office of a Settlement Participant (that is not a Switch Participant) • N - The bank office does not participate in ICS. See field 56. <p><i>NOTE: If the office is set to close at a date in the future it will have a status of M, F or D until that date is reached.</i></p> |
| 55 | 10 | c | Effective date of last change | The effective date of the last amendment made to this data group (that is, the bank office's ICS information). |
| 56 | 10 | o | Date closed in ICS | The date the bank office will be closed in the ICS. The date is set at the same time as the status (field 54) is set to N. |
| 57 | 3 | c | ICS Settlement Participant | <p>The bank code of the ICS Participant that settles the ICS output for this bank office.</p> <p><i>NOTE: This field is space filled to four characters.</i></p> |
| 58 | 6 | c | Switch Participant | <p>The bank code of the ICS Switch Participant that processes the ICS output for this bank office; filled to 6 characters with leading zeros.</p> <p><i>NOTE: This field was previously named Debit Agency Sort Code.</i></p> |
| 59 | 1 | o | Return indicator | <ul style="list-style-type: none"> • This field is null. |
| 60 | 2 | c | GB/NI indicator | <p>This field is alphanumeric.</p> <p>For ICS purposes, this field identifies whether an office processes cheques (Request to Pay message) on Northern Ireland specific bank holidays.</p> <ul style="list-style-type: none"> • (NI) - Does not process Request to Pay messages on Northern Ireland specific bank holidays • (GB) - Processes request to Pay messages on Northern Ireland specific bank holidays <p><i>NOTE: This field is space filled to 20 characters.</i></p> |

3.2.6 Sixth data group - Faster Payments clearing

| Field | Size | | Name | Contents |
|-------|------|---|---|---|
| 61 | 1 | m | Status | This field is either: <ul style="list-style-type: none"> • M - The bank office of FPS member; accepts FPS payments • A - The bank office of FPS agency bank; accepts FPS payments • N - The bank office does not accept FPS payments. See field 63. |
| 62 | 10 | c | Effective date of last change | The effective date of the last amendment made to this data group (that is, the bank office's Faster Payments information). |
| 63 | 10 | o | Date closed in Faster Payments clearing | The date the bank office will be closed in the Faster Payments clearing. The status (field 61) is set to N when date closed is effective. |
| 64 | 1 | o | Redirection from flag | If the bank office is set as the redirection sorting code for one or more bank offices, this field is set to R . Otherwise it is blank. |
| 65 | 6 | o | Redirect to sorting code | This field is either: <ul style="list-style-type: none"> • The six-digit sorting code to which output destined for this sorting code will be redirected • Blank. |
| 66 | 2 | c | FPS settlement bank - connection type | A two-digit connectivity code. It is set to 01 (FPS member). |
| 67 | 2 | c | Padding | This field is nn (for future expansion). |
| 68 | 4 | c | FPS settlement bank - bank code | The bank code of the FPS member that settles the Faster Payments output for this sorting code. |
| 69 | 2 | c | Handling bank - connection type | A two-digit connectivity code, either: <ul style="list-style-type: none"> • 01 - FPS member • 02 - Direct agency • 04 - Responding third party beneficiary • 05 - Nonresponding third party beneficiary. |
| 70 | 2 | c | Padding | This field is nn (for future expansion). |
| 71 | 4 | c | Handling bank - bank code | The bank code of the FPS member, agency or third party beneficiary that the Faster Payments routed payment will be sent to. |
| 72 | 1 | c | Accounts numbered flag | Account numbered flag: <ul style="list-style-type: none"> • Y - The bank office has transferable account numbers. On redirection, due to branch closure, the account number is not set to zero. • N - The bank office does not have transferable account numbers. On redirection, due to branch closure, the account number is set to zero. |

| Field | Size | | Name | Contents |
|-------|------|---|-------------|---|
| 73 | 1 | o | Agency type | Mandatory when status (field 61) is set to A. It is either: <ul style="list-style-type: none"> • D - The bank office is a direct agency; FPS payment requests are sent directly to the agency • I - The bank office is an indirect agency. FPS payment requests are sent via an intermediary bank. The intermediary bank can be either an FPS member or a direct agency, that is handling bank connection type 01 or 02 respectively. |
| 74 | n/a | | Spare field | This field is null. |

3.2.7 Seventh data group

| Field | Size | | Name | Contents | |
|-------|------|---|------------------------------|---|--------|
| 75 | 1 | m | Branch type indicator | This field is either: <ul style="list-style-type: none"> • M - The bank office is a main bank office • S - The bank office is a subbank office with the same sorting code as the main bank office, but with a subbank office suffix • L - The bank office is a linked bank office linked to a main bank office with different sorting code. | |
| 76 | 6 | c | Sort code of main branch | If the branch type indicator (field 75) is set to L, this field is the sorting code of the bank office this bank office is linked to. Otherwise it is blank. | |
| 77 | 30 | o | Major location name | This field is alphanumeric and all characters are upper case. Principally, these are the Post Office postal districts, for example, MANCHESTER, LONDON. Vocalink maintains a table of major locations. | |
| 78 | 30 | o | Minor location name | This field is alphanumeric and can have any values. | |
| 79 | 35 | o | Branch name or place | This field is alphanumeric. It defines the actual place of the bank office. | |
| 80 | 1 | o | Second entry indicator | This field is either 1 or 2. | |
| 81 | 35 | o | Branch name for second entry | This field is alphanumeric. If field 80 is set to 2, this field contains the alternative branch name. | |
| 82 | 35 | o | Full branch title | This field is alphanumeric. This is an extended title for the bank office. If the institution does not provide a full branch title, the details in field 5 are copied here. | |
| 83 | 35 | o | | | Part 2 |
| 84 | 35 | o | | | Part 3 |

| Field | Size | | Name | | Contents |
|-------|------|---|-------------|---------|--|
| 85 | 35 | o | Address | Line 1 | This field is alphanumeric and is the address of the bank office. For sub and linked bank offices this field is optional. <i>NOTE: The database is not guaranteed to have the correct pieces of data in the correct fields to conform to Post Office address standards.</i> |
| 86 | 35 | o | | Line 2 | |
| 87 | 35 | o | | Line 3 | |
| 88 | 35 | o | | Line 4 | |
| 89 | 30 | o | Town | | |
| 90 | 30 | o | County | | |
| 91 | 4 | o | Post code | Field 1 | This field is alphanumeric. For main bank offices (see field 75), this field is the post code of the bank office. For sub and linked bank offices this field is optional. |
| 92 | 4 | o | | Field 2 | |
| 93 | 10 | o | Telephone | Area | This field is alphanumeric. <i>NOTE: International telephone numbers are not split into area and number. The number is stored as if fields 93 and 94 are one.</i> <i>NOTE: Field 93 is space filled to 10 characters.</i> |
| 94 | 8 | o | | No. | |
| 95 | 10 | o | Telephone 2 | Area | This field is alphanumeric. <i>NOTE: International telephone numbers are not split into area and number. The number is stored as if fields 95 and 96 are one.</i> <i>NOTE: Field 95 is space filled to 10 characters.</i> |
| 96 | 8 | o | | No. | |

4 APPENDICES

4.1 TRANSACTION TYPES

The following table shows the transaction codes that cannot be sent to a bank office, when the corresponding transaction type is set for the Bacs service against a bank office (fields 27 to 36).

| Transaction type code | | Transaction codes |
|-----------------------|----------------------------|-------------------|
| DR | Direct Debits | 01,17, 18, 19 |
| CR | Direct Credits | 99 |
| CU | Claims for unpaid cheques | 13 |
| PR | Life office debit | No longer used |
| BS | Building society credits | Z4 |
| DV | Dividend interest payments | Z5 |
| AU | Direct Debit instructions | 0N, 0C, 0S |

NOTE: Transaction codes E1 and E2 are not disallowed at sorting codes by any of the above transaction types, however, they are automatically disallowed at all but a small number of sorting codes. For details of the sorting codes at which E1 and E2 are allowed, contact Vocalink.

4.2 ISO COUNTRY CODES

Field 10 of the ISCD records is used to specify which bank offices are the national central banks (NCB) in the CHAPS clearing. For those bank offices that are an NCB, field 10 is populated with the country code for that country. The following table details the countries and their ISO country codes.

| Country | Code |
|----------------|------|
| Austria | AT |
| Belgium | BE |
| Denmark | DK |
| Germany | DE |
| Spain | ES |
| Finland | FI |
| France | FR |
| United Kingdom | GB |
| Greece | GR |

| Country | Code |
|-----------------|------|
| Ireland | IE |
| Italy | IT |
| Luxembourg | LU |
| The Netherlands | NL |
| Portugal | PT |
| Sweden | SE |