CSV formatting guide for BulkPay

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Quick Guide

1. **Download and populate the bulk recipient template**
   - Add the recipients and update the file header with the date and the numbers of recipients rows in the file
   - If you pay a recipient in different currencies you will need to set up a separate instance for each currency

2. **Upload the recipient file and review to edit or exclude individual recipients before completing the import process**

3. **Download the bulk payment template when you know the recipients in your account are up to date**
   - Add the payment details to each recipient
   - Ensure you delete entirely any recipient in the file who you are not paying
   - Update the file header with the date and the number of payment rows in the file

4. **Upload the payment file and review to edit or exclude individual payments**
   - Top up your balance or exclude payments so you have sufficient funds to make the payment

5. **Submit your payments**

Adding Multiple Recipients

Key Information

To create a transfer to a recipient, their details must first be added to your account and verified.
You can import multiple new recipients into your online account using our CSV template. Simply follow the process below.

Step 1. Download the 'Recipients Upload' CSV template

Login online > My Account > Bulk Payments > Download CSV Templates > 'Recipient'

Step 2. Edit the template

The template that you have downloaded will need to be edited to include details of the new recipients you wish to add. Please take careful note of the formatting requirements as the completed template must contain information in a specified way to be processed successfully.

Fixed Information

For the file to be processed successfully please ensure you do the following:

- Do not delete any of the fields in rows 1 or 2
- Edit cell D1: 'ROWS: X' – with the total number of recipients you are adding
- Edit cell E1: Enter today's date (format 'Date: YYYY/MM/DD')
- In column C - please ensure the first row reads 'HEADER' and below your list of new recipients, the last row should read 'FOOTER'.

You should only edit the cells highlighted in blue.

	A	B	C	D	E	F	G	H	I	J	K	L
1	CFX BULK UP	PAYMENT	HEADER	ROWS: 2	DATE: 2018/07/30							
2	Action	BeneficiaryReference	ClientBenefic	BeneficiaryName	SwiftCode	SortCode	AccountNumber	IBAN	BeneficiaryAddress	BeneficiaryCountry	PaymentReference	Currency
3	A			AB Design	PSSTFRPPLIL		12345678			FR	eurodesign1	EUR
4	A			CD Engineering	HBUKGB4BXXX		70872490			GB	engineer2	GBP
5	CFX BULK UP	PAYMENT	FOOTER									
6												

Data Required

Column Name	Column	Required	Information
Action	A	Mandatory	"A" for adding new recipient "D" for deleting existing recipient
Recipient Reference	B	Conditional	Blank if 'Action' is "A". If 'Action' is "D" then this is optional If 'Client Recipient Reference' provided it is mandatory. Format "XXXXXXXX-XXXX-XXXX-XXXX-XXXXXXXXXXXX" – this must be the existing 'Recipient Reference'.
Client Recipient Reference	C	Conditional	Blank if 'Action' is "A". If 'Action' is "D" then this is optional If recipient reference provided it is mandatory. Formatting is a maximum of 50 alpha characters which must match what has previously been provided for the client.
Recipient Name	D	Mandatory	Recipient name – maximum of 70 alpha characters
Swift Code	E	Conditional	If not IBAN payment or GBP payment to the UK, then this is mandatory.
Sort Code	F	Conditional	If GBP payment to UK, then this is mandatory
Account Number	G	Conditional	If it is not an IBAN payment, then this is mandatory
IBAN	H	Conditional	Mandatory for countries that take IBAN payments
Recipient Address	I	Conditional	If payments to Canada then this is mandatory, otherwise optional
Recipient Country	J	Mandatory	2-digit ISO Country Code
Payment Reference	K	Optional	Payment Reference - max 18 alphanumeric characters
Currency	L	Mandatory	3-character ISO Currency Code

Adding Multiple Recipients

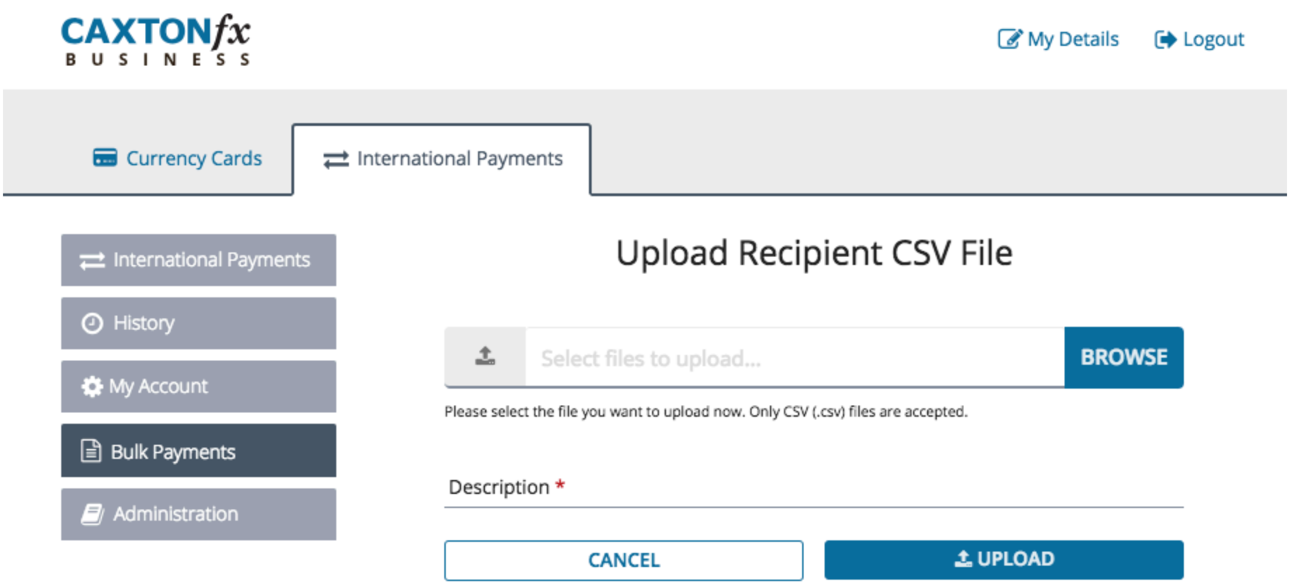
Step 3. Import your edited CSV file

Login online > 'Bulk Payments' > Import by CSV Upload > 'Recipient'

When uploading the file please ensure it is saved as a .csv file. You must provide a description for the file you are uploading – this will allow you to more easily reference files that have been imported.

Please note that the recipient file that is imported must be validated by us, which can take time. If the file contains large numbers of recipients, this will take longer.

While your file is being validated, it will have a status of *'Validating'* in the '*Bulk Imports'* table. Once the file has been validated it will either be successful *'Awaiting Approval'* or *'Upload Failed'*, either way we will notify you of the outcome by email.



Step 4. Validation and Confirmation

It is possible that the file upload can fail. This can happen if the mandatory content in the file is missing or in the wrong format. We will notify you by email if this happens. You can see in the *'Bulk Imports'* table history that the status of the file is *'Upload Failed'* with additional information as to why this happened (select *'View Details'*). If this happens we suggest you review and edit the file to ensure it meets the formatting requirements set out in this document, then try importing the file again.

Once your file has been validated you will be able to check on the status of the recipients added.
To do this go to :
Login online > 'Bulk Payments' > 'Bulk Imports' table, find the corresponding file (the upload date is listed) and the status should be 'Awaiting Approval' > select 'View Details'.

This screen will display the validated results of the recipient file uploaded. It will show the number of recipients that were successfully added and those that were also rejected.

Below the file status summary is a table which displays all recipients listed in the file uploaded. For each recipient the table will detail; recipient name, currency, payment details and their status. The *'Status'* will inform you as to whether the recipient was successfully validated.

If the status is *'Ready'* – the recipient was successfully validated and can be added to your list of saved recipients.

If the status is *'Rejected'* – the recipient was not successfully validated and can not be added to your list of saved recipients. This is likely to be due to a formatting error or incorrect/insufficient information being supplied in the file. You can edit the recipient information so that it can be successfully validated so that it is *'Ready'*. To do this, select the pencil icon.

You can also select the 'X' icon to remove any recipients you no longer wish to add.

Once satisfied, select the *'Process Recipients'* button which will add all recipients with a *'Ready'* status to your list of saved recipients in your account.

Status	**Information**
Ready	The recipient details provided have been successfully verified and the recipient will be processed and saved to your account.
Warning	The recipient details provided have been successfully verified however some details have been subject to change. We recommend the details are reviewed and edited if required, otherwise the recipient will be processed and saved to your account.
Rejected	The recipient details provided have not been successfully verified and therefore cannot be saved at this point. Details of the rejection have been provided and you can edit the recipient information until verified. Once verified the status will change to 'Ready'.
Excluded	The recipient details have been explicitly excluded by you after the file has been imported and will not be processed and saved to your account.

Creating Bulk Payments

Key Information

Before you can begin to create bulk payments, you must first ensure:

1. **All recipients have already been added to your account. If you need to add multiple recipients, please see Adding Multiple Recipients for guidance.**
2. **All funds are on your account prior to the scheduled payment transfer date. If you have insufficient funds in a given currency, all scheduled transfers in that currency won't be processed until funds have cleared on the account.**

Step 1. Download Bulk Payments CSV

This will contain all verified recipients on your account. If you need to add more, either go to *'My Recipients'* to add individually or import multiple recipients.

Login online > 'Bulk Payments' > Download CSV Templates > 'Payment'

Step 2. Edit Bulk Payments CSV

The template that you have downloaded will need to be edited to include details of the payments you wish to make. The template will contain a list of all verified recipients saved on your account. Please note you cannot add new beneficiaries using the payment template – they will be rejected.

Please take careful note of the formatting requirements as the completed template must contain information in a specified way to be processed successfully.

Fixed Information

For the file to be processed successfully please ensure you do the following:

- Do not delete any of the fields in rows 1 or 2
- Edit cell D1: 'ROWS: X' – with the total number of payments you wish to make
- Edit cell E1: Enter today's date (format 'Date: YYYY/MM/DD')
- In column C -please ensure the first row reads 'HEADER' and below your list of payments, the last row should read 'FOOTER'.

	A	B	C	D	E	F	G	H	I	J	K	L
1	CFX BULK UP	PAYMENT	HEADER	ROWS: 2	DATE: 2018/07/30							
2	Action	BeneficiaryReference	ClientBenefic	BeneficiaryName	SwiftCode	SortCode	AccountNumber	IBAN	BeneficiaryAddress	BeneficiaryCountry	PaymentReference	Currency
3	A			AB Design	PSSTFRPPLIL		12345678			FR	eurodesign1	EUR
4	A			CD Engineering	HBUKGB4BXXX		70872490			GB	engineer2	GBP
5	CFX BULK UP	PAYMENT	FOOTER									
6												

Data Required

Column Name	Column	Required	Information
Action	A	Mandatory	"A" always
Recipient Reference	B	Conditional	Optional if 'Client Beneficiary Reference' provided otherwise mandatory. Format "XXXXXXXX-XXXX-XXXX-XXXX-XXXXXXXXXXXX - – this must be the existing 'Recipient Reference'.
Client Recipient Reference	C	Conditional	Optional if 'Recipient Reference' provided otherwise mandatory. Formatting is a maximum of 50 alpha characters which must match what has previously been provided for the client.
Recipient Name	D	Mandatory	Recipient name – maximum of 70 alpha characters.
Swift Code	E	Optional	This is optional – we will always use the stored recipient details saved against the recipient on your account.
Sort Code	F	Optional	This is optional – we will always use the stored recipient details saved against the recipient on your account.
Account Number	G	Optional	This is optional – we will always use the stored recipient details saved against the recipient on your account.
IBAN	H	Optional	This is optional – we will always use the stored recipient details saved against the recipient on your account.
Recipient Address	I	Optional	This is optional – we will always use the stored recipient details saved against the recipient on your account.
Recipient Country	J	Optional	This is optional – we will always use the stored recipient details saved against the recipient on your account.
Payment Reference	K	Optional	Payment Reference - max 18 alphanumeric characters
Currency	L	Mandatory	3-character ISO Currency Code
Amount	M	Mandatory	The currency amount you wish to transfer to the recipient – numeric only, do not include currency name or symbol
Payment Date	N	Mandatory	Payment Date format strictly "YYYY/MM/DD"

Creating Bulk Payments

Step 3. Import/Upload CSV Template

Login online > 'Bulk Payments' > Import > 'Payment CSV Template'

Please note that the payment file that is imported must be validated by us, which can take time. If the file contains large numbers of payments, this will take longer. Consequently, we will send you email confirmation once your file has been successfully validated.

Step 4. Validation and Review

Once your file has been validated you will be able to check on the status of the payments added.
To do this go to:
Login online > 'Bulk Payments' > 'Bulk Imports' table, find the corresponding file (the upload date is listed) and the status should be 'Awaiting Approval' > select 'View Details'.

When the file is uploaded a validation is made to ensure the basic formatting is correct. If the file fails, the validation it will not be successfully uploaded, and you will need to try again. If this happens you will receive an email notification of the failure and for your records, the file upload in the *'Bulk Imports'* table will have a status of *'Failed Upload'* with additional information relating to the failure.

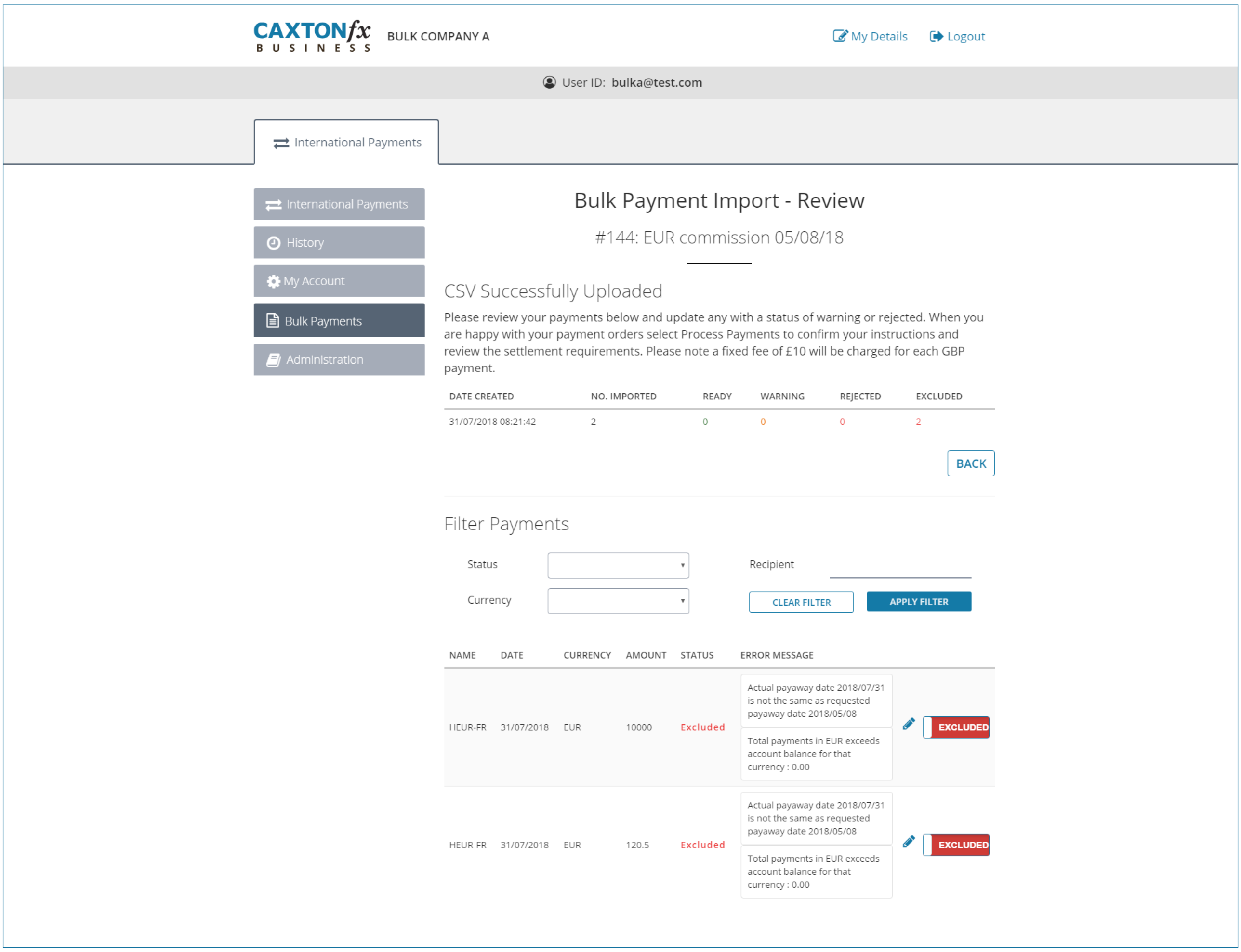
When the file is uploaded a validation is made to ensure the basic formatting is correct. If the file fails, the validation it will not be successfully uploaded, and you will need to try again. If this happens you will receive an email notification of the failure and for your records, the file upload in the *'Bulk Imports'* table will have a status of *'Failed Upload'* with additional information relating to the failure.

You can select *'View Details'* to see and review all imported transfers.

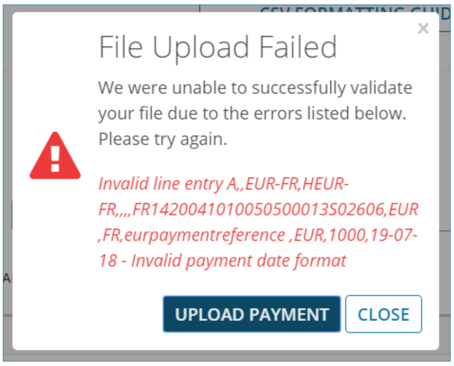
At the top there is a summary of transfers and total for each status:

Status	Information
Ready	The payment details provided have been successfully verified and the payment will be processed.
Warning	The payment details provided have been successfully verified however some details have been subject to change. We recommend the details are reviewed and edited if required, otherwise the payment will be processed as per the details in the table.
Rejected	The payment details provided have not been successfully verified and therefore cannot be processed at this point. Details of the rejection have been provided (for example, insufficient funds)
Excluded	The payment(s) have been explicitly excluded by you after the file has been imported and will not be processed.

Below is an option to view all imported transfers individually.
You can filter by status, currency or search by recipient name.
You can choose which uploaded transfers to exclude.



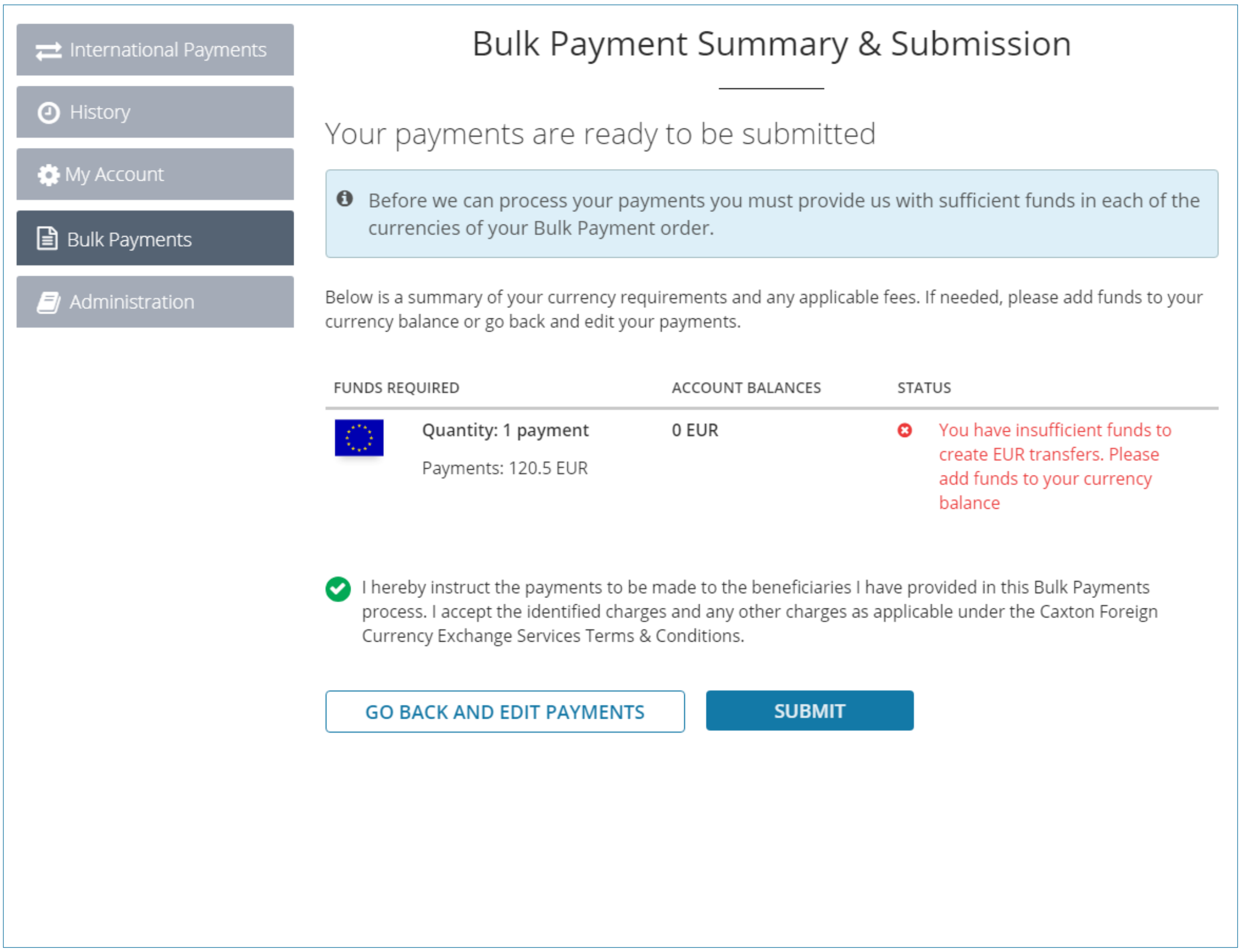
You can also see the reason should a payment be in a warning or rejected status.



Summary and submission

Step 5. Summary and Submission

You will now see a screen which outlines the total number of scheduled payments per payment currency imported. For each currency it will display the total number of payments, the total amount required to fund all transfers, the total amount held on the currency balance and the status.



To submit and schedule payments in a currency you must hold sufficient funds in your currency balance to cover all payments in that currency. If you have insufficient funds, a message/icon will display to inform you of such.

If this is the case, you have 2 options:

1. Provide the shortfall:
    a. If GBP, by sending us the funds directly (our bank details will be supplied)
    b. If not GBP, by creating a trade (buy and hold) – when this is funded it will be available on the currency balance
2. Reduce the number of scheduled payments
    a. Select *'Go back and edit payments'* and reduce the number of scheduled payments in that currency so that you have sufficient funds to cover the payments.

You can return to the payments screen and remove transfers to reduce the funds requires – should some payments be more urgent than others. Or just send us the full funds needed – the bank details will display on screen.

Please note that there is a fee applied when sending GBP payments. This will be outlined in the summary and is applied per transfer.

Once happy, tick the box to confirm you have review the payment information select *'Confirm submission of payments'* to schedule all transfers using the details specified. Please be vigilant given the high number of transfers being created as any errors can be amplified and are not reversible.

You are now complete. All payments will be scheduled based on the information provided and you can view the status of individual transfers in *'Transfer History'*.