

Extended ISCD

Technical Specification (tab delimited file)

VERSION HISTORY

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2.01	1 February 2007	Updated to correct field references.
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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.
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Guide information

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CHAPTER 1: USING THE ISCD

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 INTRODUCTION

The extended industry sorting code directory (ISCD) 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
- Cheque and Credit Clearing - cheque clearing for Great Britain & Northern Ireland
- 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 Payments Council 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.

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 will download the extended ISCD: weekly, monthly or quarterly.

3 ISCD SERVICE FILES

3.1 FILE FOR DOWNLOAD

Customers will download the extended ISCD from the Bacs payment services website. It will be in a zip file that contains a .txt file.

3.2 KEY FIELDS

Each branch or bank office on the extended ISCD is identified by either a sorting code or a BIC (bank identifier code) and sorting code. Some branches have subbranches, also known as nonaccounting branches. Subbranches 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 subbranch. For example, sorting code 00-00-00 would represent the main bank office, and the first subbank office registered would have the suffix 01.

3.2.1 Clearing requirements

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

- Bacs
- CHAPS Sterling
- C&CC
- Faster Payments.

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

3.2.2 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.

3.3 DETECTING DATABASE CHANGES

The ISCD is provided to customers as a snapshot of the data on the specified effective date, ie 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 subbank offices. Branches/bank offices that no longer participate in any of the clearings will not appear on the ISCD sent to customers.

Each record on the extended ISCD has 96 fields. The 96 fields are 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*
- C&CC - details of the branch’s participation in C&CC 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 which fields in a record 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
Bacs	Field 16	Field 16	Field 17
CHAPS Sterling	Field 40	Field 40	Field 41
CHAPS Euro	Fields no longer used		
C&CC	Field 55	Field 55	Field 56

Data group	Inserted	Amended	Deleted
Faster Payments	Field 62	Field 62	Field 63
Other general information	Cannot be determined	Cannot be determined	Cannot be determined

CHAPTER 2: RECORD STRUCTURES

4 INTRODUCTION

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

4.1 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	Field always contains data
o	Field may contain data
c	Field will contain data in certain circumstances. If C is shown within a clearing data group, the bank office participates in the clearing.

4.2 FIELD CHARACTERISTICS

4.2.1 Field size

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

4.2.2 Date fields

All date fields will be in the format dd/mm/yyyy unless otherwise stated.

4.2.3 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.

4.2.4 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 will not be blank filled, but their presence will be 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.

5 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 C&CC clearing
61 - 74	Details of the bank office in the Faster Payments clearing
75 - 96	Details of the bank office.

The following sections provide details of the fields in the data groups and their content and use.

5.1 FIRST DATA GROUP - GENERAL

Field	Size		Name	Contents
1	6	c	Sorting code	Will be numeric.
2	8	c	BIC	Will be alphanumeric.
3	3	c		
4	2	o	Subbranch suffix	Will be numeric.
5	27	m	Short branch title	<ul style="list-style-type: none"> Will be alphanumeric Official title of each branch, as appears on cheque books.
6	20	m	Short name of owning bank	<ul style="list-style-type: none"> Will be alphanumeric Name is formally approved by Payments Council.
7	35	m	Full name of owning bank	<ul style="list-style-type: none"> Will be alphanumeric Name is formally approved by Payments Council.
8	35	o		
9	4	m	Bank code of owning bank	<ul style="list-style-type: none"> Will be numeric The numeric code as generated and allocated by VocaLink.
10	2	o	National central bank (NCB) country code	Will be blank or, for bank offices that are TARGET NCBs, field will be 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 22.

Field	Size		Name	Contents
11	1	m	Supervisory body	For bank offices that are agencies in one or more of the clearings, specifies the authorising body. Will be 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	Will be the date the last amendment was made to any of the clearing groups or the other general information group. Note: This field will be space filled to 20 characters.
14	1	m	Print indicator	May be 0 to 5.

5.2 SECOND DATA GROUP - BACS CLEARING

Field	Size		Name	Contents
15	1	m	Status	Will be either: <ul style="list-style-type: none"> • M Bank office of Bacs member, accepts Bacs payments • A Bank office of agency bank, accepts Bacs payments • N Bank office does not accept Bacs payments See field 17.
16	10	c	Date of last change	Will be the effective date of the last amendment made to this data group (ie the bank office's Bacs information).
17	10	o	Date closed in Bacs clearing	Will be the date the bank office will be closed in the Bacs clearing. The date will be 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, will be set to R . Otherwise, the field will be blank.
19	6	o	Redirect to sort code	Will be 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	Will be the numeric, VocaLink generated, bank code of the Bacs member that settles the Bacs output for this sorting code. For Bacs members this will be the same as field 9. For agencies in Bacs this will be the bank code of one of the Bacs members.

Field	Size		Name	Contents
21	2	c	Settlement section	Will be numeric. Data required for Bacs output and settlement, specified by the Bacs member.
22	2	o	Settlement subsection	
23	4	c	Handling bank	Will be 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 will be 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 Bank office has transferable account numbers On redirection due to branch closure the account number is not zeroised. • N Bank office does not have transferable account numbers On redirection due to branch closure the account number is zeroised.
26	1	c	DDI voucher flag	Will be either: <ul style="list-style-type: none"> • Y Bank office cannot accept output of electronic DDIs Requires printed vouchers • N Bank office can accept output of electronic DDIs Does not require printed vouchers.

Field	Size		Name	Contents
27	2	o	Transactions disallowed	DR Will be DR if the bank office cannot accept DR transaction types, otherwise will be blank. See "Transaction Types" on page 21.
28	2	o		CR Will be CR if the bank office cannot accept CR transaction types, otherwise will be blank. See "Transaction Types" on page 21.
29	2	o		CU Will be CU if the bank office cannot accept CU transaction types, otherwise will be blank. See "Transaction Types" on page 21.
30	2	o		PR Will be null.
31	2	o		BS Will be BS if the bank office cannot accept BS transaction types, otherwise will be blank. See "Transaction Types" on page 21.
32	2	o		DV Will be DV if the bank office cannot accept DV transaction types, otherwise will be blank. See "Transaction Types" on page 21.
33	2	o		AU Will be AU if the bank office cannot accept AU transaction types, otherwise will be blank. See "Transaction Types" on page 21.
34	2	o		Spare Will be null.
35	2	o		Spare Will be null.
36	2	o		Spare Will be null.
37	n/a			Spare field

5.3 THIRD DATA GROUP - CHAPS STERLING CLEARING

Field	Size		Name	Contents
38	1	o	Return indicator	Will be 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	Will be either: <ul style="list-style-type: none"> • D Bank office is a direct office of a CHAPS member that accepts CHAPS £ payments • I Bank office is an indirect office of a CHAPS member or agency bank that accepts CHAPS £ payments • N Bank office does not accept CHAPS £ payments See field 41. <p>Note: a direct office is bank office that is part of the SWIFT closed user group.</p>
40	10	c	Effective date of last change	Will be the effective date of the last amendment made to this data group (ie the bank office's CHAPS £ information).
41	10	o	Date closed in CHAPS £	Will be the date the bank office will be closed in the CHAPS £ clearing. The date will be set at the same time as the status (field 39) is set to N.
42	3	c	CHAPS £ settlement member	Will be the numeric CHAPS ID of the CHAPS £ member that settles the CHAPS £ payments for this bank office. For CHAPS £ members this will be the same organisation / bank as field 9. For agencies in CHAPS £ this will be 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	Field 1 Will be alphanumeric.
44	3	o		Field 2 Specifies the SWIFT closed user group to which CHAPS £ payments for this bank office should be routed.

5.4 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	Will be N .	
46	10	c	Effective date of last change	Will be 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		

5.5 FIFTH DATA GROUP - C&CC CLEARING

Field	Size		Name	Contents
54	1	m	Status	Will be either: <ul style="list-style-type: none"> • M Bank office of a C&CC member • F Bank office of a full agency bank • D Bank office of a debit agency bank • N Bank office is not part of C&CC clearing See field 56.
55	10	c	Effective date of last change	Will be the effective date of the last amendment made to this data group (ie the bank office's C&CC information).
56	10	o	Date closed in C&CC	Will be the date the bank office will be closed in the C&CC clearing. The date will be set at the same time as the status (field 54) is set to N.
57	3	c	C&CC settlement bank	Will be the numeric, VocaLink generated, bank code of the C&CC member that settles the C&CC output for this bank office. For C&CC members this will be the same as field 9. For agencies in C&CC this will be the bank code of one of the C&CC members. Note: This field will be space filled to 4 characters.
58	6	c	Debit agency sorting code	If the status (field 54) is set to D, will be the sorting code of the bank office that handles cheque clearing for this bank office. Otherwise will be blank.
59	1	o	Return indicator	• Will be null.

Field	Size	Name	Contents
60	2	c GB/NI indicator	Will be alphanumeric. For C&CC purposes, this field identifies whether an office is in mainland Great Britain (GB) or Northern Ireland (NI). This field may be blank. Note: This field will be space filled to 20 characters.

5.6 SIXTH DATA GROUP - FASTER PAYMENTS CLEARING

Field	Size	Name	Contents
61	1	m Status	Will be either: <ul style="list-style-type: none"> • M Bank office of FPS member, accepts FPS payments • A Bank office of FPS agency bank, accepts FPS payments • N Bank office does not accept FPS payments. See field 63.
62	10	c Effective date of last change	Will be the effective date of the last amendment made to this data group (ie the bank office's Faster Payments information).
63	10	o Date closed in Faster Payments clearing	Will be the date the bank office will be closed in the Faster Payments clearing. The status (field 61) will be 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, will be set to R . Otherwise will be blank.
65	6	o Redirect to sorting code	Will be 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	Will be a two-digit connectivity code. Will be 01 (FPS member).
67	2	c Padding	Will be nn (for future expansion).
68	4	c FPS settlement bank - bank code	Will be the bank code of the FPS member that settles the Faster Payments output for this sorting code.
69	2	c Handling bank - connection type	Will be 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	Will be nn (for future expansion).
71	4	c Handling bank - bank code	Will be the bank code of the FPS member, agency or third party beneficiary that the Faster Payments routed payment will be sent to.

Field	Size		Name	Contents
72	1	c	Accounts numbered flag	Account numbered flag: <ul style="list-style-type: none"> • Y Bank office has transferable account numbers On redirection due to branch closure the account number is not zeroised. • N Bank office does not transferable account numbers On redirection due to branch closure the account number is zeroised.
73	1	o	Agency type	Mandatory when status (field 61) equals A. Will be either: <ul style="list-style-type: none"> • D Bank office is a direct agency FPS payment requests are sent directly to the agency • I 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	Will be null.

5.7 SEVENTH DATA GROUP

Field	Size		Name	Contents	
75	1	m	Branch type indicator	Will be either: <ul style="list-style-type: none"> • M Bank office is a main bank office • S Bank office is a subbank office Same sorting code as the main bank office but with a subbank office suffix • L 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, will be the sorting code of the bank office this bank office is linked to. Otherwise will be blank.	
77	30	o	Major location name	Will be alphanumeric, and all characters will be upper case. Principally, these are the Post Office postal districts eg MANCHESTER, LONDON. VocaLink maintains a table of major locations.	
78	30	o	Minor location name	Will be alphanumeric. These can be any values.	
79	35	o	Branch name or place	Will be alphanumeric. Defines the actual place of the bank office.	
80	1	o	Second entry indicator	Will be 1 or 2.	
81	35	o	Branch name for second entry	Will be alphanumeric. If field 80 is set to 2, this field will contain the alternative branch name.	
82	35	o	Full branch title	Will be 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 will be copied here.	
83	35	o			Part 2
84	35	o			Part 3

Field	Size		Name		Contents
85	35	o	Address	Line 1	Will be alphanumeric. The address of the bank office. For sub and linked bank offices this field is optional. Note: the database is not guaranteed to have the correct pieces of data in the correct fields to conform to Post Office address standards.
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	Will be alphanumeric. For main bank offices (see field 75), 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	Will be alphanumeric. Note: international telephone numbers are not split into area and number. The number is stored as if fields 93 and 94 are one. Note: Field 93 will be space filled to 10 characters.
94	8	o		No.	
95	10	o	Telephone 2	Area	Will be alphanumeric. Note: international telephone numbers are not split into area and number. The number is stored as if fields 95 and 96 are one. Note: Field 95 will be space filled to 10 characters.
96	8	o		No.	

CHAPTER 3: APPENDICES

6 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.

7 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
Ireland	IE
Italy	IT
Luxembourg	LU
The Netherlands	NL
Portugal	PT
Sweden	SE