Santander Bank
Wire Transfer Import Guide

Version 1.2

Contents

Standard vs. User-Defined CSV

Comma-Separated Value is used to describe any file in which the values are delimited with commas.

Both formats have their advantages, as follows:

- When using the Standard CSV format, a single import file can contain records of different payment types.
- With a user-defined CSV profile you must select a single payment type.

NOTE: For transfers, this distinction is not relevant since there is only one transfer type.

- Field Order:

- The Standard CSV format requires that the fields within a file follow a prescribed order.
- A user-defined CSV format enables you to select just the fields that you want to import and their order within the file.

NOTE: Certain fields are required regardless of the file format and are based on business rules.

Import File Requirements for Wires and Transfers

Importing wires or transfers apply when you are importing the file using the Treasury Link Standard CSV format or a custom, user-defined CSV format.

They are as follows:

- When an optional field is to be omitted, use a comma in the place of the omitted value. This will result in two consecutive commas.

- Leading and trailing white space (blank spaces) is ignored, unless the field is delimited with double-quotes, in which case the white space is preserved.

- Commas are permitted within a field if they are surrounded with double-quotes.

- Double quotes are permitted within a field if the entire field is enclosed in double-quotes. In addition, each of the embedded double-quotes must be represented by a pair of consecutive double quotes.

Additional Requirements for the Standard CSV Format

The Standard CSV format is more structured than simply being delimited with commas. The following are the key things that characterize a Santander Treasury Link Standard CSV file:

- Each file must include a header record, a trailer record, and at least one payment record.

- Each record must be on a separate line.

- A line separator may also be embedded in the data (making a record more than one line but still acceptable). Both the following are acceptable as line separators:

- LF (0x0A)

- CRLF (0x0D0A)

Wire Import Bank ID Type Codes

The wire import process for Fedwire, International and Drawdown payments supports a variety of financial institution ID types for beneficiary, intermediary, and receiving banks. The types accepted include number of country-specific codes.

The following table summarizes the codes that must be used in the import file to identify the various financial institution ID types.

Common Bank ID Type Codes

Bank ID Type	Type Code	Length/Format
Account Number	AC	Max = 34
SWIFT	SA	8 or 11 alphanumeric

Country-Specific Type Codes

Bank ID Type	Type Code	Country	Length/Format
ABA (wire)	FW	United States	9 numeric
Austrian Bankleitzahl	AT	Austria	5 numeric
Australian BSB Code	AU	Australia	6 numeric
Bank Code of Hong Kong	HK	Hong Kong	3 numeric
Canadian Payments Routing Number	CC	Canada	9 numeric
German BLZ	BL	Germany	8 numeric
Hellenic Bank ID Code	GR	Greece	7 numeric
Indian Financial System Code	IN	India	11 alphanumeric
Irish National Clearing Code	IE	Ireland	6 numeric
Italian Domestic ID Code	IT	Italy	10 numeric
Mexican ABM Number	MX	Mexico	3 alphanumeric
New Zealand National Clearing Code	NZ	New Zealand	6 numeric
Polish National Clearing Code KNR	PL	Poland	8 numeric
Portuguese National Clearing Code	PT	Portugal	8 numeric
Russian Central Bank ID Code	RU	Russia	9 numeric
Spanish Domestic Interbanking Code	ES	Spain	8 or 9 numeric
South African National Clearing Code	ZA	South Africa	6 numeric

Swiss BC/SIC Code	SW	Switzerland	BC: 3-5 numeric SIC: 6-numeric
UK Domestic Sort Code	SC	United Kingdom	6 numeric

Importing Templated Payments

Payments can be imported to the database and associated with an existing template. When importing payments based on a template, the profile requires only the following fields:

- o   Repetitive - Template Name
- o   Repetitive - Value Date
- o   Repetitive - Amount/Debit Amount

The template provides the rest of the payment details. The following are the only two restrictions for importing templated payments:

- o   Templated payments can be imported only with a user-defined profile.
- o   Each imported payment file must contain a single payment type.

NOTE: You can import files that contain a mixture of templated and non-templated (one-time) payments.

About the Wire Validation Description Tables

The validation description tables describe the validations (data checking) that occur during the import process. Table columns are as follows:

- o POS – This column indicates the position of the field within a standard CSV-formatted file. It does not apply to imports based on a user-defined import profile.

- o Field – This column indicates the field name, as used within the Santander Treasury Link system.

- o R/C/O – This column defines the field as one of the following:

  - o R – Required

  - o C – Conditional, required only under certain conditions

  - o O – Optional

- o Validations – This column describes the validations that Santander Treasury Link performs at the time of import.

Import Validations: Header Record (Standard CSV Only)

The following table describes the fields that should be included in the header record of a Standard CSV import file (wires and transfers only).

POS	Field Name	R/C/O	Validations
1	File Type	R	• Required value: Payment (case not important)
2	Record Type	R	• Required value: Header (case not important)
3	Creation Date	R	• Date format: mmddyyyy • Must be prior or equal to current server date plus 1
4	File Location ID	O	• Maximum 12 alphanumeric characters • Client-defined identifier of the client location that created the import file
5	File Sequence Number	R	• An integer number from 1 to 9999; between 1 and 4 characters in length • Leading zeros are permitted For example, 1, 01, 001, and 0001 are all valid values to indicate a file containing one payment record.

Import Validations: International Wires

The following validations are performed when importing International Wire payments.

> ***NOTE***:
>
> o   Field-level validations apply to both Standard CSV and user-defined imports.
>
> o   Field order applies only to the Standard CSV format.
>
> o   Special characters are generally permitted in alphanumeric fields, subject to the general rules described in *General Requirements for Importing Wires and Transfers.*

When not otherwise noted, alphanumeric fields have a maximum length of 35 characters.

Field Name	User-Defined: R/C/O	Standard CSV: R/C/O	Standrd CSV Field Position	Validations
Record Type	C	R	1	Required value: Payment
Payment Type	C	R	2	Required value: FX
Sender's Reference Number	O	O	3	Maximum 16 characters
Value Date	R	R	4	• Date in the format: mmddyyyy • Is within a maximum number of days configured in a properties file at implementation time • A business day according to the configured schedule for the payment type ***NOTE***: Holidays and non-processing days are taken into account when determining whether a date is valid.
Debit Account #	R	R	5	• Must match an account in the database • Maximum 34 characters

Field Name	User-Defined: R/C/O	Standard CSV: R/C/O	Standard CSV Field Position	Validations
Debit Account Currency	R	R	6	Three-character ISO currency code
Debit Account Type	R	R	7	Maximum 32 characters

Field Name	User-Defined: R/C/O	Standard CSV: R/C/O	Standard CSV Field Position	Validations
Debit Account Bank ID	R	R	8	Maximum 34 characters
Debit Amount	C	C	9	• Either a Debit Amount or Credit Amount must be entered, but not both. • Numeric • Maximum 13 characters (includes decimal)
Credit Amount	C	C	10	• Either a Debit Amount or Credit Amount must be entered, but not both. • Numeric • Maximum 13 characters (includes decimal)
Credit Currency	C	C	11	Three-character ISO currency code
Ordering Customer ID Type	C	C	12	• Required if any ordering customer information has been entered and the Ordering Customer ID is entered • Required value: A – Account
Ordering Customer ID	C	C	13	• Required if ordering customer information has been entered but an ordering customer ID type and ordering customer ID have *not* been entered • Maximum 34 characters

Ordering Customer Name	C	C	14	• Required only if ordering customer information is entered • Alphanumeric • Maximum 35 characters
Ordering Customer Address Line 1-3	C	C	15-17	• Lines one and two are required if any ordering customer information is entered and the ordering customer ID type and ID have not been entered. Line three is optional. • Alphanumeric • Maximum 35 characters
Beneficiary ID Type	C	C	18	• Required if beneficiary ID is entered • Required value: Account Number • Maximum 34 characters
Beneficiary ID	C	C	19	• Required if beneficiary ID type is entered • Maximum 34 characters

Field Name	User-Defined: R/C/O	Standard CSV: R/C/O	Standard CSV Field Position	Validations
Beneficiary Name	O	O	20	The full name of the payment beneficiary
Beneficiary Address Line 1-3	O	O	21-23	Lines one and two are required if any beneficiary information is entered *and* if the beneficiary ID type and ID have *not* been entered. Line three is optional.
Beneficiary Bank ID Type	C	C	24	• Is one of the supported ID type codes: *Wire Import Bank ID Type Codes* • Required if beneficiary bank ID is entered
Beneficiary Bank ID	C	C	25	• Required if a beneficiary bank ID type is entered • Maximum 34 characters
Beneficiary Bank Name	C	C	26	Required if either of the following are true: • The form of bank identification is the bank name (with no bank ID provided). • The form of bank identification being provided is the bank ID; *however*, the ID type = Account.
Beneficiary Bank Address Line 1-3	C	C	27-29	Lines one and two are required if the form of bank identification is the bank name. Line three is optional.
Intermediary Bank ID Type	C	C	30	• Required if an intermediary bank ID is entered • Is one of the supported ID type codes: *Wire Import Bank ID Type Codes.*

Intermediary Bank ID	C	C	31	• Required if an intermediary bank ID type is entered • If a beneficiary bank ID has also been specified and it matches an on-us ID, then an intermediary bank is not allowed • Maximum 34 characters
Intermediary Bank Name	C	C	32	Required if either of the following are true: • The form of bank identification is the bank name (with no bank ID provided). • The form of bank identification being provided is the bank ID; *however*, the ID type = Account.
Intermediary Bank Address Line 1-3	C	C	33-35	Lines one and two are required if an intermediary bank is entered and if the form of bank identification is the bank name. Line three is optional.

Field Name	User-Defined: R/C/O	Standard CSV: R/C/O	Standard CSV Field Position	Validations
Receiving Bank ID Type	C	C	36	• Required if a Receiving Bank ID is entered • Is one of the supported ID type codes: *Wire Import Bank ID Type Codes* .
Receiving Bank ID	C	C	37	• Required if a bank ID type is entered • Maximum 34 characters
Receiving Bank Name	C	C	38	Required if either of the following are true: • The form of bank identification is the bank name (with no bank ID provided). • The form of bank identification being provided is the bank ID; *however*, the ID type = Account.
Receiving Bank Address Line 1-3	C	C	39-41	Lines one and two are required if a receiving bank is entered and if the form of bank identification is the bank name. Line three is optional.
Details of Payment Line 1-4	O	O	42-45	Optional additional wire payment details
Charges	O	O	46	Valid values: • Ben • Our • Sha
Receiver Info – Line 1-6	O	O	47	One of the following: ▫ /CHEQUE/ ▫ /PHON/ ▫ /PHONBEN/ ▫ /ACC/ ▫ /REC/ ▫ // (Continuation Text)

Sample Format

Use each code only once (except for the continuation code). The following example shows three codes with three continuations, for a total of six lines:

			/REC/1234,/PHON/8885551212,/ACC/1212121,//ab cde,//24232,//more info
Rate	O	53	18, decimal point, 9
Contract Number	R	54	Required if rate is selected.

Import Validations: Fedwire Payments

The following table describes the required record format for importing Fedwire payments.

> *NOTE*:
>
> o Field-level validations apply to both Standard CSV and user-defined imports.
>
> o Field order applies only to the Standard CSV format.
>
> o Special characters are generally permitted in alphanumeric fields, subject to the general rules described in *General Requirements for Importing Wires and Transfers.*
>
> o When not otherwise noted, alphanumeric fields have a maximum length of 35 characters.

Field Name	User-Defined: R/C/O	Standard CSV: R/C/O	Standard CSV Field Position	Field Validations
Record Type	n/a	R	1	Required value: Payment
Payment Type	n/a	R	2	Required value: FW
Sender's Reference Number	O	O	3	Maximum 16 characters
Value Date	R	R	4	• Date in the format: mmddyyyy • Is within a maximum number of days configured in a properties file at implementation time • A business day according to the configured schedule for the payment type *NOTE*: Holidays and non-processing days are taken into account when determining whether a date is valid.
Debit Account #	R	R	5	• Must match an account in the database • Maximum 34 characters
Debit Account Currency	R	R	6	Three-character ISO currency code
Debit Account Type	R	R	7	Maximum 32 characters
Debit Account Bank ID	R	R	8	Maximum 34 characters
Debit Amount	R	R	9	• Numeric • Maximum 13 characters (includes decimal)

Ordering Customer ID Type	C	C	10	• Required if any ordering customer information has been entered and the ordering customer ID is entered
				• One of the following:
				  ○ A – Account
				  ○ 1 – Passport Number
				  ○ 2 – Tax ID
				  ○ 3 – Driver's License
				  ○ 4 – Alien Registration Number
				  ○ 5 – Corporate ID
				  ○ 9 – Other

Ordering Customer ID	C	C	11	• Required if ordering customer information has been entered but an ordering customer ID type and ordering customer ID have *not* been entered • Maximum 34 characters
Ordering Customer Name	C	C	12	• Required only if ordering customer information is entered • Alphanumeric • Maximum 35 characters
Ordering Customer Address Line 1-3	C	C	13-15	• Lines one and two are required if any ordering customer information is entered *and* the ordering customer ID type and ID have *not* been entered. Line three is optional. • Alphanumeric • Maximum 35 characters
Beneficiary ID Type	C	C	16	• Required if beneficiary ID is entered • Required value: Account Number • Maximum 34 characters
Beneficiary ID	C	C	17	• Required if beneficiary ID type is entered • Maximum 34 characters
Beneficiary Name	O	O	18	The full name of the payment beneficiary
Beneficiary Address Line 1-3	O	O	19-21	Lines one and two are required if any beneficiary information is entered and if the beneficiary ID type and ID have not been entered. Line three is optional.
Beneficiary Bank ID Type	C	C	22	• Is one of the supported ID type codes: *Wire Import Bank ID Type Codes*

				• Required if beneficiary bank ID is entered
Beneficiary Bank ID	C	C	23	• Required if a beneficiary bank ID type is entered • Maximum 34 characters
Beneficiary Bank Name	C	C	24	Required if either of the following are true: • The form of bank identification is the bank name (with no bank ID provided). • The form of bank identification being provided is the bank ID; *however*, the ID type = Account.
Beneficiary Bank Address Line 1-3	C	C	25-27	Lines one and two are required if the form of bank identification is the bank name. Line three is optional.
Details of Payment	O	O	28-31	Optional additional wire payment details
Intermediary Bank ID Type	C	C	32	• Required if an intermediary bank ID is entered • Is one of the supported ID type codes: *Wire Import Bank ID Type Codes*
Intermediary Bank ID	C	C	33	• Required if an intermediary bank ID type is entered • If a beneficiary bank ID has also been specified and it matches an on-us ID, then an intermediary bank is not allowed • Maximum 34 characters
Intermediary Bank Name	C	C	34	Required if either of the following are true: • The form of bank identification is the bank name (with no bank ID provided). • The form of bank identification being provided is the bank ID; *however*, the ID type = Account.
Intermediary Bank Address Line 1-3	C	C	35-37	Lines one and two are required if an intermediary bank is entered and if the form of bank identification is the bank name. Line three is optional.
Reference for Beneficiary	O	O	38	Maximum 16 characters

Field				Description
Bank to Bank Information Line 1-6	O	O	39-44	Optional lines of bank-to-bank information
Receiving Bank ID Type	C	C	45	• Required if a Receiving Bank ID is entered • Is one of the supported ID type codes: *Wire Import Bank ID Type Codes*
Receiving Bank ID	C	C	46	• Required if a bank ID *type* is entered • Maximum 34 characters
Receiving Bank Name	C	C	47	Required if either of the following are true: • The form of bank identification is the bank name (with no bank ID provided). • The form of bank identification being provided is the bank ID; *however*, the ID type = Account.
Receiving Bank Address Line 1-3	C	C	48-50	Lines one and two are required if a receiving bank is entered and if the form of bank identification is the bank name. Line three is optional.
Fedwire-Structured Remittance Information Fedwire - Unstructured Remittance Information Fedwire-Related Remittance Information	O	O		• Only one of the three Fedwire remittance information fields can be selected for a single profile. • When the File Content Type is "Both One-Time and Templated Payments," one regular Fedwire remittance information field and one repetitive remittance information field can be included in the profile. (Repetitive fields are not listed • Remittance information fields must be the last fields in the profile.
Repetitive-Amount/Debit Amount	R			• Numeric • Maximum 13 characters (includes decimal)
Repetitive-Bank to Bank Information - Line 1-6	O			Optional lines of bank-to-bank information
Repetitive-Details of Payment - Line 2-4	R			• Numeric • Maximum 13 characters (includes decimal)
Repetitive-Sender's Reference Number	O			Maximum 16 characters
Repetitive-Reference for	O			Maximum 16 characters

Beneficiary

Repetitive-Structured Remittance Information	C	• Only one of the three repetitive remittance information fields can be selected for a single profile.
Repetitive-Unstructured Remittance Information		• When the file content type is *Both One-Time and Templated Payments*, one regular Fedwire remittance information field and one *repetitive* remittance information field can be included in the profile. (Repetitive fields are not listed
Repetitive -Related Remittance Information		• Remittance information fields must be the

Structured Remittance Information

Last Fields in the Profile

- When payments are templated, the *Allow Changes to Remittance Information* check box must be selected (on the template) in order for the individual to include remittance information with the import. When "Allow Changes" is selected and an individual imports remittance information, the imported data will overwrite *all* the remittance information in the template. You cannot import partial remittance information.

If the profile indicates that Structured Remittance Information will be included, the following fields are expected at the end of the import file:

Field #	Field	M/C/O	# of Elements	Required Elements
1	Remittance Originator	M	10	Identification Type, Identification Code, Name, Identification Number or Date/Place of Birth (Elements 1,2,3 and 4 or 6)
1	Remittance Originator	M	10	Identification Type, Identification Code, Name, Identification Number or Date/Place of Birth (Elements 1,2,3 and 4 or 6)
2	Remittance Beneficiary	M	10	Name (Element 1)
3	Primary Remittance Document Information	M	5	Formatted as tag of RMR where the first Remittance Information included equals 0001 with the number incrementing for each additional set of Remittance Information included Document Type Code and Document Identification Number (Elements 1, 2 and 4)
4	Invoice Amount Paid	M	2	Currency and Amount

5	Original Invoice Amount	O	2	Currency and Amount
6	Discount Amount	O	2	Currency and Amount
7	Adjustment Information	O	5	Adjustment Reason, Credit Debit Indicator, Currency Code and Amount (Elements 1,2,3,4)
8	Date of Remittance Document	O	1	CCYYMMDD
9	Secondary Remittance Document	O	4	Document Type Code and Document Identification Number (Elements 1 and 3)
10	Remittance Free Text	O	3	

The primary and secondary remittance document information can be repeated multiple times. Each field is delimited by commas. Elements within a field are delimited by asterisks.

Sample Format

```
OI*CUST*ABC Corporation*111111111-PD*State of NC**DLVY*********123 Street
Address*Suite 250*Charlotte NC USA 28277**********, XYZ
Corporation*OI*DUNS*999988888*State of NC**ADDR*********345 Street Address*Bldg
10*New York NY USA 11111*****,RMR0001*CMCN**INVOICE-001*State of
NC,USD*100000.00,USD*99000.00,USD*10000.00,01*DBIT*USD*100.00*State of NC,20101109,
PUOR**PO-000001*State of NC,Free Text 1*Free Text 2*Free Text 3,RMR0002*CMCN*
*INVOICE-002*State of NC,USD*100000.00,USD*99000.00,USD*10000.00,01*DBIT*
USD*100.00*State of NC,20101109,PUOR**PO-000001*State of NC,Free Text 1*Free Text
```

Unstructured Remittance Information

If the profile indicates that unstructured remittance information will be included, the following fields are expected at the end of the import file:

Field	M/C/O	# of Elements	Required Elements
Unstructured Remittance Information	8200	2	- Required elements: - Addenda Length - Addenda Information - Elements must be delimited by asterisks. - The valid characters differ from the other Fedwire fields. - If a local instrument code of ANSI or S820 is chosen, any character in the X12 character set is valid. - If any of the other local instrument codes are chosen, the SWIFT MX ISO 20022 character set is valid. - The local instrument code is the first element in the remittance information and is supplied by the individual.

Import Validations: Book Wire Payments

The following table describes the required record format for importing Book Wire payments.

>   *NOTE:*
>
>   - Field-level validations apply to both Standard CSV and user-defined imports.
>
>   - Field order applies only to the Standard CSV format.
>
>   - Special characters are generally permitted in alphanumeric fields, subject to the general rules described in *General Requirements for Importing Wires and Transfers.*
>
>   - When not otherwise noted, alphanumeric fields have a maximum length of 35 characters.

Field Name	User-Defined: R/C/O	Standard CSV: R/C/O	Standard CSV Field Position	Validations
Record Type	C	R	1	Required value: Payment
Payment Type	C	R	2	Required value: FW
Sender's Reference Number	O	O	3	Maximum 16 characters
Value Date	R	R	4	▫ Date in the format: mmddyyyy • Is within a maximum number of days configured in a properties file at implementation time • A business day according to the configured schedule for the payment type *NOTE*: Holidays and non-processing days are taken into account when determining whether a date is valid.
Debit Account #	R	R	5	• Must match an account in the database • Maximum 34 characters
Debit Account Currency	R	R	6	Three-character ISO currency code
Debit Account Type	R	R	7	Maximum 32 characters
Debit Account Bank ID	R	R	8	Maximum 34 characters
Amount	R	R	9	• Numeric • Maximum 13 characters (includes decimal)
Ordering Customer ID Type	C	C	10	• Required if any ordering customer information has been entered and the ordering customer ID is entered

				• One of the following:
				o A – Account
				o 1 – Passport Number
				o 2 – Tax ID
				o 3 – Driver's License
				o 4 – Alien Registration Number
				o 5 – Corporate ID
				o 9 – Other
Ordering Customer ID	C	C	11	• Required if ordering customer information has been entered but an ordering customer
				• ID type and ordering customer ID have not been entered
				• Maximum 34 characters
Ordering Customer Name	C	C	12	• Required only if ordering customer information is entered
				• Alphanumeric
				• Maximum 35 characters
Ordering Customer Address Line 1-3	C	C	13 - 15	• Lines one and two are required if any ordering customer information is entered and the ordering customer ID type and ID have not been entered. Line three is optional.
				• Alphanumeric
				• Maximum 35 characters
Related Reference	O	O	17	• Alphanumeric
				• Maximum 16 characters
Beneficiary ID Type	C	C	18	• Required if beneficiary ID is entered
				• Required value: Account Number
				• Maximum 34 characters
Beneficiary ID	C	C	19	• Required if beneficiary ID type is entered
				• Maximum 34 characters
Beneficiary Name	O	O	20	The full name of the payment beneficiary
Beneficiary Address Line 1-3	O	O	21 - 23	Lines one and two are required if any beneficiary information is entered *and* if the beneficiary ID type and ID have *not* been entered. Line three is optional.
Beneficiary Bank ID Type	C	C	24	• Is one of the supported ID type codes: *Wire Import Bank ID Type Codes*
				• Required if beneficiary bank ID is

				entered
Beneficiary Bank ID	C	C	25	• Required if a beneficiary bank ID type is entered • Maximum 34 characters
Beneficiary Bank Name	C	C	26	Required if either of the following are true: • The form of bank identification is the bank name (with no bank ID provided). • The form of bank identification being provided is the bank ID; *however*, the ID type = Account.
Beneficiary Bank Address Line 1-3	C	C	27 - 29	Lines one and two are required if the form of bank identification is the bank name. Line three is optional.
Reference for Beneficiary	O	O	30	Maximum 16 characters
Intermediary Bank ID Type	C	C		• Required if an intermediary bank ID is entered • Is one of the supported ID type codes: *Wire Import Bank ID Type Codes*
Intermediary Bank ID	C	C		• Required if an intermediary bank ID type is entered • If a beneficiary bank ID has also been specified and it matches an on-us ID, then an intermediary bank is not allowed • Maximum 34 characters
Intermediary Bank Name	C	C		Required if either of the following are true: • The form of bank identification is the bank name (with no bank ID provided). • The form of bank identification being provided is the bank ID; *however*, the ID type = Account.
Intermediary Bank Address Line 1-3	C	C	35 - 37	Lines one and two are required if an intermediary bank is entered and if the form of bank identification is the bank name. Line three is optional.
Receiving Bank ID	C	C		• Required if a bank ID *type* is entered • Maximum 34 characters

Receiving Bank Name	C	C	Required if either of the following are true: • The form of bank identification is the bank name (with no bank ID provided). • The form of bank identification being provided is the bank ID; *however*, the ID type = Account.
Receiving Bank Address Line 1	C	C	Lines one and two are required if a receiving bank is entered and if the form of bank identification is the bank name. Line three is optional.
Bank to Bank Information Line 1-6	O	O	Optional lines of bank-to-bank information

Import Validations: Drawdowns

The following table describes the required record format for importing drawdown payments.

NOTE:

- Field-level validations apply to both Standard CSV and user-defined imports.

- Field order applies only to the Standard CSV format.

- Special characters are generally permitted in alphanumeric fields, subject to the general rules described in *General Requirements for Importing Wires and Transfers.*

- When not otherwise noted, alphanumeric fields have a maximum length of 35 characters.

Field Name	User-Defined: R/C/O	Standard CSV: R/C/O	Standard CSV Field Position	Field Validations
Record Type	n/a	R	1	Required value: Payment
Payment Type	n/a	R	2	Required value: DD
Sender's Reference Number	O	O	3	Maximum 16 characters
Value Date	R	R	4	• Date in the format: mmddyyyy • Is within a maximum number of days configured in a properties file at implementation time • A business day according to the configured schedule for the payment type ***NOTE***: Holidays and non-processing days are taken into account when determining whether a date is valid.
Beneficiary Account Number	R	R	5	Maximum 34 characters
Beneficiary Account Currency	R	R	6	Three-character ISO currency code
Beneficiary Account Type	R	R	7	Maximum 32 characters

Beneficiary Account Bank ID	R	R	8	• Required if a beneficiary bank ID type is entered • Maximum 34 characters
Amount	R	R	9	• Numeric • Maximum 13 characters (includes decimal)
Currency	R	R	10	Three-character ISO currency code
Ordering Customer ID Type	C	C	11	• Required if any ordering customer information has been entered and the Ordering Customer ID is entered • Required value: A – Account
Ordering Customer ID	C	C	12	• Required if ordering customer information has been entered but an ordering customer ID type and ordering customer ID have *not* been entered • Maximum 34 characters

Field Name	User-Defined: R/C/O	Standard CSV: R/C/O	Standard CSV Field Position	Field Validations
Ordering Customer Name	C	C	13	• Required only if ordering customer information is entered • Alphanumeric • Maximum 35 characters
Ordering Customer Address Line 1-3	C	C	14-16	• Lines one and two are required if any ordering customer information is entered *and* the ordering customer ID type and ID have *not* been entered. Line three is optional. • Alphanumeric • Maximum 35 characters
Debit Account Name	R	R	17	Maximum 35 characters
Debit Account Number	R	R	18	Maximum 31 characters
Debit Account Address Line 1-3	O	O	19-21	Three lines of optional debit account address information
Debit Bank ID Type	O	O	22	Required value: "FW" for ABA
Debit Bank ID	O	O	23	• Numeric • 9 digits
Debit Bank Name	O	O	24	Maximum 35 characters
Debit Bank Address Line 1-3	O	O	25-27	Three lines of optional debit bank address information
Beneficiary Reference	O	O	28	Maximum 16 characters
Bank to Bank Information Line 1-4	O	O	29-32	Optional lines of bank-to-bank information

Import Validations: US Federal Tax Payments

The following validations are performed when importing US federal tax payments.

NOTE:

- Field-level validations apply to both Standard CSV and user-defined imports.

- Field order applies only to the Standard CSV format.

- Special characters are generally permitted in alphanumeric fields, subject to the general rules described in *General Requirements for Importing Wires and Transfers.*

- When not otherwise noted, alphanumeric fields have a maximum length of 35 characters.

Field Name	User-Defined: R/C/O	Standard CSV: R/C/O	Standard CSV Field Position	Validations
Record Type	C	C	1	▪ Required if file is Standard CSV • Required value: Payment
Payment Type	C	C	2	▪ Required if file is Standard CSV • Required value: TP Sender's Reference
Number	O	O	3	Maximum 16 characters Value Date R R
			4	Date in the format: mmddyyyy Is within a maximum number of days configured in a properties file at implementation time A business day according to the configured schedule for the payment type *NOTE:* Holidays and non-processing days are taken into account when determining whether a date is valid.
Debit Account	R	R	5	Maximum 34 characters
Debit Account Currency	R	R	6	Three-character ISO currency code Debit Account
Type	R	R	7	Maximum 32 characters
Debit Account Bank ID	R	R	8	Maximum 34 characters
Beneficiary Bank ID Type	R	R	9	▪ Required if any ordering customer information has been entered and the Ordering Customer ID is entered • Required value: A – Account Beneficiary Bank
ID	R	R	10	▪ Required if a beneficiary bank ID type is entered • Maximum 34 characters Beneficiary Bank

Name	R	R	11	Maximum 34 characters Intermediary Bank ID Type
	R	R	12	Required value: FW for ABA Intermediary Bank ID
	R	R	13	▫ Numeric
				• 9 digits Intermediary Bank Name
	R	R	14	Maximum 35 characters Contact Name
	O	O	15	Maximum 35 characters Telephone Number
	O	O	16	Maximum 12 characters
Taxpayer Identification Number	R	R	17	Nine numeric characters
Taxpayer Name Control	R	R	18	Four alphanumeric characters
Taxpayer Name	R	R	19	
Taxpayer Address Line 1-3	O	O	20-22	
Tax Type Code	R	R	23	Maximum five characters
Tax Year	R	R	24	Numeric, 2 characters
Tax Month	R	R	25	Numeric, 2 characters
Tax Amount	O	O	26	Amount between 4 and 13 characters in length, including the decimal*
Interest Amount	O	O	27	Amount between 4 and 13 characters in length, including the decimal*
Penalty Amount	O	O	28	Amount between 4 and 13 characters in length, including the decimal*
Tax Form CT-1 - FICA Equivalent Amount	C	C	29	Amount between 4 and 13 characters in length, including the decimal*
Tax Form CT-1 - Industry Portion Amount	C	C	30	Amount between 4 and 13 characters in length, including the decimal*
Tax Form 941 - Social Security Amount	C	C	31	Amount between 4 and 13 characters in length, including the decimal*
Tax Form 941 - Medicare Amount	C	C	32	Amount between 4 and 13 characters in length, including the decimal*
Tax Form 941 - Withholdings Amount	C	C	33	Amount between 4 and 13 characters in length, including the decimal*
Tax Form 720 - Abstract Number 1	C	C	34	Maximum three characters
Tax Form 720 - Amount for Abstract Number 1	C	C	35	Amount between 4 and 13 characters in length, including the decimal*

Tax Form 720 - Abstract Number 2	C	C	36	Maximum three characters
Tax Form 720 - Amount for Abstract Number 2	C	C	37	Amount between 4 and 13 characters in length, including the decimal*
Tax Form 720 - Abstract Number 3	C	C	38	Maximum three characters
Tax Form 720 - Amount for Abstract Number 3	C	C	39	Amount between 4 and 13 characters in length, including the decimal*

NOTE: If an abstract and abstract amount are included, the payment record cannot include a tax, interest, or penalty amount.

Import Validations: Transfers

Account transfers can be imported using either the Santander Treasury Link Standard CSV format or a user-defined CSV import profile. Transfers can be imported only as single transfers.

The following table describes the required record format for importing transfers.

NOTE:

- Field-level validations apply to both Standard CSV and user-defined imports.

- Field order applies only to the Standard CSV format.

- Special characters are generally permitted in alphanumeric fields, subject to the general rules described in *General Requirements for Importing Wires and Transfers.*

- When not otherwise noted, alphanumeric fields have a maximum length of 35 characters.

Field Name	User-Defined: R/C/O	Standard CSV: R/C/O	Standard CSV Field Position	Field Validations
Record Type	n/a	R	1	Required value: Payment Payment Type
	n/a	R	2	Required value: AT
From Account	R	R	3	
From Account Currency	R	R	4	Three-character ISO currency code
From Account Type	R	R	5	Maximum 32 characters From Account Bank ID
	R	R	6	Maximum 34 characters To Account
	R	R	7	

To Account Currency	R	R	8	Three-character ISO currency code To Account Type
	R	R	9	Maximum 32 characters

To Account Bank ID	R	R	10	Maximum 34 characters Amount	
	R	R	11	⬚ Numeric	
				• Maximum 13 characters (includes decimal)	
Transaction Currency	R	R	12	Three-character ISO currency code Memo	O
		O	13	Maximum 128 characters	
Schedule Time	O	O	14	⬚ Time format HH:MM	
				• If scheduled for today, the time must not be past the scheduled cutoff. The system determines the cutoff time by checking settings for both the company and the financial institution, and then uses the latter of the two.	
Date	R	R	15	⬚ Date in the format: mmddyyyy	
				• Is within a maximum number of days configured in a properties file at implementation time	
				o A business day according to the confiigured schedule for the payment type	
				NOTE: Holidays and non-processing days are taken into account when determining whether a date is valid.	

Sample File

```
PAYMENT,HEADER,07082010,,0001
Payment,AT,1234567890,USD,CPCK,047000283,2345678901,USD,CPCK,047000283,13.54,USD,M
EMO,21:40,07092010
PAYMENT,TRAILER,000000000003354,1
```

Import Validations: Trailer Record (Standard CSV Only)

The following table describes the fields that should be included in the trailer record of a Standard CSV import file (for wires and transfers only).

POS	Field Name	R/C/O	Validations
1	File Type	R	• Required value: Payment (case not important)
2	Record Type	R	• Required value: Trailer (case not important)
3	Hash Total	C	• Required and validated for correctness if the Hash Total Checking option is selected in the import profile. • 15 numeric characters • Equals the total of all Amount fields in the file.
4	Record Count	R/O	• Required and validated for correctness if the Record Count Matching option is selected in the import profile. • Equals the total number of payment records in the file.

NOTE: For more information on record counts and hash total checking, see *Record Count and Hash Total Checking.*

Payment Export

This section describes Santander Treasury Link's payment export functionality.

About Export

The Export feature enables companies to export payment data. The following types of payment data can be exported:

- One-time payments
- Templates
- Recipients (ACH, user-defined only)

Payment Export File Formats

The export function supports a variety of user-defined formats to give individuals greater flexibility and control. You can define exactly the fields to include, as well as their order within the file.

In a user-defined format, the fields are either:

- Fixed length (ACH only)
- Delimited by one of the following methods:

*	Asterisk Separated	**,**	Comma Separated (CSV)
****	Back Slash Separated	**|**	Last Character Bar Separated
/	Forward Slash Separated	**:**	Colon Separated

When exporting ACH payment data, individuals also have the option of exporting to the industry standard NACHA format.

Export Profiles

Before exporting payment data, an export profile must be created. The export profile describes the contents of the files that will be exported, including the fields and their order, so that the file suits the company's needs.

If individuals are entitled to manage export profiles, individuals can create profiles for personal use, as well as for use by other company individuals. After a profile has been created, it can be used an unlimited number of times to export payment data.

This section describes the pages in the user interface that enable individuals to create and manage export profiles.

***Note*:**   For an overview of the page flow, refer to the Payment Tools Site Map.

Manage Payment Export Profiles Page

The Manage Payment Export Profiles page displays all existing export profiles and enables the individual to view and manage profiles. Initially no profiles are listed. This illustration shows the page with existing profiles.

The following table describes the features noted in the preceding illustration.

1	Individuals can create a new profile by clicking the Create Export Profile button.
2	The Action column provides the following actions for existing profiles: • **Edit** – Opens the Edit Payment Export Profile page • **Delete** – Displays a confirmation page so individuals can verify the action before continuing ***NOTE:*** Individuals can view and edit only the profiles they created and any profiles defined as "Public" access.

NOTE: Unlike an import, executing a payment export is performed from the Payment Center page for selected payments. Exporting templates is likewise performed from the Template Center page.

Create Export Profile Page

The Create Export Profile page is a multi-stage page that guides individuals through creating a new export profile. When the page is first accessed, it has the basic export options, as illustrated:

This table describes the basic profile options that apply to all export types.

Field / Option	Description
Profile Name	The name that will be used to identify the profile in the system
Description	A generic description, which should indicate to other individuals how the export is used
File Format	The general file format for files that will be exported using the profile—either a standard or user-defined format

After clicking Select for the File Format, additional options appear. The exact options depend on the selected file format. This illustration shows the page for a user-defined, wire export profile:

This table describes these additional options.

Field / Option	Description
Format Type	There are several available character-delimited formats, such as comma-separated. When the selected format is user-defined, the format is comma-separated. *NOTE*: For the NACHA file format, this field does not appear. *NOTE*: When editing a profile, this field cannot be changed.
File Content Type	The type of payment data exported with the profile File content types include the following: • Payments • Templates • Recipients (only available for ACH, user-defined exports) *NOTE*: When editing a profile, this field cannot be changed.
Payment Type	The payment type to be exported using the export profile This field applies only to *user-defined* payment and template exports and does not apply to NACHA or recipient exports.

When the profile is a user-defined format, clicking Continue again displays the final version of the page where the individual can define the structure of each record in the file. In particular, the Export Field Selection section is used to define which fields should be included and the order of those fields.

The following table describes the features noted in the preceding illustration.

1	The Header and Trailer check boxes enable individuals to specify whether the file should include header and footer records.
2	The Available Fields list includes all fields that available for addition to the profile. The list supports use of the CTRL key for selecting multiple non-adjacent items and the SHIFT key for selecting multiple adjacent items.
3	The buttons in the center can be used to move fields from one list to the other.
4	The Fields Included in File list includes the fields that have been selected for the export profile. This list also supports use of the CTRL and SHIFT keys.
5	The Move Up or Down buttons can be used to move selected fields up and down in the Fields Included in File list, which sets the order of the fields in the exported records.

Edit Export Profile Page

Individuals can edit profiles that they have created. All export profiles are treated as private and can be deleted from the Manage Payment Export Profiles page.

The Edit Export Profile page enables individuals to modify profile details with these exceptions:

- File Format
- Format Type
- File Content Type

Otherwise, the fields are the same as those on the Create Export Profile Page.

Export Payment Profiles Pages

When exporting payment or template data, the page name varies to indicate the type of payment data being exported. The function of the page is the same however, and allows the individual to view a list of available export profiles for the payment type. Clicking the Export button in the Action column initiates the export.

Wire Payment and Template Exports

The following illustrates the Export Wire Payment Profiles page, which appears when the payments selected for export are wire payments:
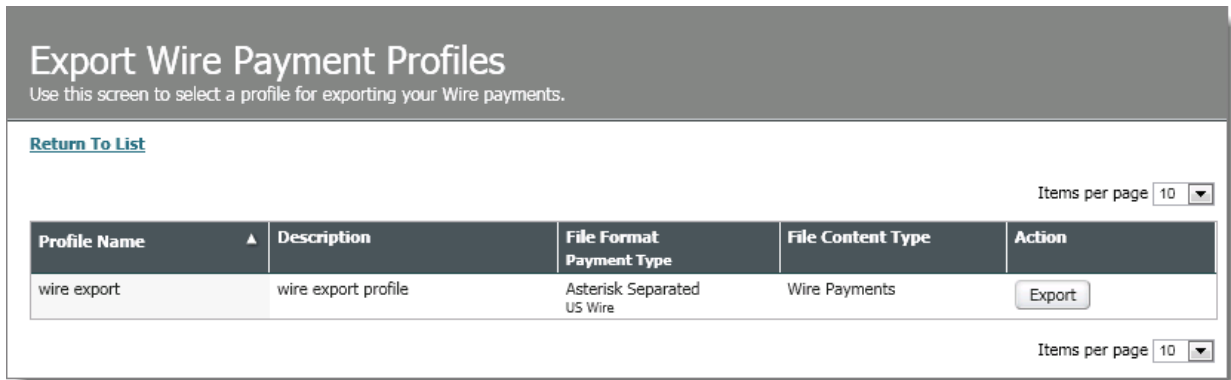
If the export was initiated from the Template Center page, the page name is Export Wire Template Profiles.

If the export was initiated from the Template Center page, the page name is Export ACH Template Profiles.

As highlighted in the illustration, an additional section appears when exporting ACH payment data. The Recipient Status option enables individuals to select how ACH recipient data will be handled.

Payment Export History Page

The Payment Export History page displays information about exported files, both completed and failed. This page displays automatically after performing an export. It can also be accessed at any time from the Payment Tools section of the Payments menu.

The following illustrates a page with several completed exports:

The following table describes the information provided on each export.

Column	Description
Date/Time	Date and time the export was performed, or if it failed, was attempted
	NOTE: The displayed time is relative to the active affiliate's time zone, which may not be the same as your current location.
Profile Name	Name of the profile used for the export
Path/Filename	Path and file name of the exported file
User ID	Login ID and company ID of the individual who initiated the export
	The format is *UserID@CompanyID.*
File Size	Size of the exported file in kilobytes
Status	Overall status of the export Statuses include:
	• Completed
	• Failed
	NOTE: If one error occurs, the export fails.